

[File 350] Derwent WPIX 1963-2008/UD=200804

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*\*File 350: English-language translations of Chinese Utility Model registrations are available starting with update 200769.*

[File 347] JAPIO Dec 1976-2007/Sep(Updated 080116)

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; d s
Set      Items      Description
S1       57307      S ((AUTOMATED OR AUTOMATIC) (W) (TELLER OR TRANSACTION OR
SERVICE OR BANK?) OR CASH OR MONEY OR BANK?) (W) (MACHINE? OR TERMINAL? ? OR
DISPENSER? ?) OR ELECTRONIC() TELLER? ? OR ATM OR ATMS
S2       11132      S FRONT() END? ? OR FRONTEND? ? OR INTERFACE? ? OR MENU? ? OR
GUI OR GUIS OR DISPLAY? ? OR SCREEN? ? OR MONITOR? ? OR LCD OR LCDS OR
TOUCHSCREEN? ?
S3       797        S (ANOTHER OR OTHER OR SECOND OR 2ND OR DIFFERENT OR SEPARATE
OR PLURAL OR PLURALITY OR MULTIPLE? OR MULTI OR SEVERAL OR TWO OR 2 OR
NUMEROUS OR MANY OR NUMBER OR MYRIAD OR MULTITUD? OR VARIOUS OR ARRAY? ? OR
NON() ASSOCIATED OR UNRELATED) (3N) (BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT
OR CREDIT) () (INSTITUTION? ? OR ENTITY OR ENTITIES) OR SAVINGS(2W) LOAN? OR
S() L OR CREDIT() UNION? ? OR INSTITUTION? ? OR ORGANIZATION? ?)
S4       24471      S ORDER? ? OR DEALING? ? OR ACTION? ? OR TRADE? ? OR TRADING
OR TRANSACTION? ? OR EXCHANG??? OR TRANSFER? OR ACTIVITY OR EVENT? ? OR
MESSAGE? ?
S5       13772      S S4 (3N) (TRANSMIT? OR DISPATCH??? OR CONVEY??? OR SEND???
OR RELAY??? OR SENT OR FORWARD??? OR TRANSFER? OR INITIAT???)
S6       13911      S S4 (3N) (SETTL??? OR RECONCIL??? OR TRANSFER? ? OR
TRANSFERR??? OR AUTHORIZ??? OR CONCLUD??? OR FINALIZ??? OR EFFECT??? OR PAY
OR PAYS OR PAYING OR EXECUTING OR FINANC??? OR CREDIT??? OR APPROV? OR
PERMIT? ? OR PERMITT??? OR COMMIT OR ABORT???)
S7       28919      S RELAY() CENTER? ? OR NETWORK? ? OR LAN OR WAN OR SYSTEM? ?
OR INTERCONNECTING OR SUBNETWORK? OR SUB() NETWORK OR NODE? ? OR CONNECTOR? ?
OR ROUTER? ? OR SWITCH?? OR RELAY? ? OR INTERCHANGE? ? OR SERVER? ? OR
COMPUTER?
S8       11132      S S1 AND S2
S9       241        S S8 AND S3
S10      138        S S9 AND (S5 OR S6)
S11      121        S S10 AND S7
S12      31         S S2 (5N) S3
S13      12         S S11 AND S12
S14      5          S S13 NOT AD>20000407
S15      3322       S S1 (5N) S2
S16      16         S S15 (3N) S3
S17      15         S S16 NOT S14
S18      4          S S17 NOT AD>20000407
S19      7          S AU=(MIYAZAKI, M? OR MIYAZAKI M? OR MIYAZAKI (1N) (M OR
MASAKI))
S20      14         S AU=(HASEGAWA, A? OR HASEGAWA A? OR HASEGAWA (1N) (A OR
AKIRA))
S21      2          S S19 AND S20
S22      2          IDPAT (sorted in duplicate/non-duplicate order)
S23      1          IDPAT (primary/non-duplicate records only)
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S24	19	S S19 OR S20
S25	19	S S24 AND S1
S26	18	S S25 NOT S23
S27	16	S S26 NOT (ATM() CELL? ? OR ASYNCHRONOUS() TRANSFER() MODE)

14/5/2 (Item 2 from file: 350) [Links](#)  
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0009492540 *Drawing available*  
 WPI Acc no: 1999-434885/199937  
 XRPX Acc No: N1999-324213

**Cash automatic payment system of automatic transaction apparatus for financial institutions e.g. bank - divides payment amount for every section and pays cash designated for each section**  
 Patent Assignee: TOSHIBA KK (TOKE)  
 Inventor: HARA M

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 11175821	A	19990702	JP 1997335901	A	19971205	199937	B

Priority Applications (no., kind, date): JP 1997335901 A 19971205

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 11175821	A	JA	7	5	

#### Alerting Abstract JP A

NOVELTY - Based on users investment in cash, designation unit divides the payment amount for every section. The bank note payment unit (6) divides and pays the cash amount to each designated section. The payment amount is displayed in **display** unit (2).

USE - For dividing payment amount for each section used in financial institutions for e.g. bank.

ADVANTAGE - Since the user's investment is divided and paid to **different institution** by the apparatus, the burden on user is reduced. DESCRIPTION OF DRAWING(S) - The figure illustrates the block diagram of automatic transaction apparatus. (2) **Display** unit; (6) **Bank** note payment unit.

**Title Terms /Index Terms/Additional Words:** CASH; AUTOMATIC; PAY; **SYSTEM**; TRANSACTION; APPARATUS; FINANCIAL; INSTITUTION; BANK; DIVIDE; AMOUNT; SECTION; DESIGNATED

#### Class Codes

International Patent Classification

IPC	Level	Scope	Position	Status	Version Date
G06F-0019/00	A	I		R	20060101
G06Q-0040/00	A	I	L	R	20060101
G07D-0001/04	A	I	F	R	20060101
G07D-0013/00	A	I	L	R	20060101
G07F-0019/00	A	I	L	R	20060101
G06F-0019/00	C	I		R	20060101
G06Q-0040/00	C	I	L	R	20060101

G07D-0001/02	C	I	F	R	20060101
G07D-0013/00	C	I	L	R	20060101
G07F-0019/00	C	I	L	R	20060101

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-J; T05-H02A; T05-K02; T05-L03A I

18/5/3 (Item 3 from file: 350) [Links](#)

Derwent WPIX

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0007530209 *Drawing available*

WPI Acc no: 1996-143822/199615

XRFX Acc No: N1996-120596

**Display screen for automatic cash transaction machine - outputs transaction details in response to user insertion of card, code verification and selection of various operating keys**

Patent Assignee: HITACHI CHUBU SOFTWARE KK (HITA-N); HITACHI LTD (HITA)

Inventor: FUJINAMI M; HAYASHI M; MATSUOKA M

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 8030838	A	19960202	JP 1994160941	A	19940713	199615	B

Priority Applications (no., kind, date): JP 1994160941 A 19940713

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 8030838	A	JA	5	4	

**Title Terms /Index Terms/Additional Words:** DISPLAY; SCREEN; AUTOMATIC; CASH; TRANSACTION; MACHINE; OUTPUT; DETAIL; RESPOND; USER; INSERT; CARD; CODE; VERIFICATION; SELECT; VARIOUS; OPERATE; KEY; ATM; CASH; DISPENSER

**Class Codes**

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G07D-009/00			Main		"Version 7"
G06F-019/00; G07D-013/00; G07F-019/00			Secondary		"Version 7"

File Segment: EPI;  
DWPI Class: T01; T05  
Manual Codes (EPI/S-X): T01-J05A; T05-L03E

18/5/4 (Item 1 from file: 347) [Links](#)

JAPIO

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05075338 \*\*Image available\*\*

SCREEN DISPLAY SYSTEM FOR AUTOMATIC TELLER MACHINE AGAINST USE OF  
OTHER BANK CARDS



**Pub. No.:** 08-030838 [JP 8030838 A]

**Published:** February 02, 1996 (19960202)

**Inventor:** FUJINAMI MASATAKA

HAYASHI MANABU

MATSUOKA MASACHIKA

**Applicant:** HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan)

HITACHI CHUBU SOFTWARE LTD [491081] (A Japanese Company or Corporation), JP (Japan)

**Application No.:** 06-160941 [JP 94160941]

**Filed:** July 13, 1994 (19940713)

**International Class:** [ 6 ] G07D-009/00; G06F-019/00; G07D-013/00; G07F-019/00

**JAPIO Class:** 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4 (INFORMATION PROCESSING -- Computer Applications)

**JAPIO Keyword:** R087 (PRECISION MACHINES -- Automatic Banking)

#### ABSTRACT

**PURPOSE:** To eliminate the puzzlement of a user and also to prevent the misinput of data by limiting the present state display screens within those of an ATM (automatic teller machine) for the dispensing transactions which are carried out through the ATM and then displaying a transaction screen that is most approximate to the screen specifications of the relevant bank for the dispensing transactions carried out by means of the cards of other banks.

**CONSTITUTION:** The transaction screens of each bank are held in an ATM. When a dispensing transaction is started, a combination of display patterns is decided by the bank code of a read card for a password number input screen, a dispensing amount input screen and an amount confirmation screen respectively. Thereafter a screen equal to that of a relevant bank is displayed. Thus a transaction screen that is most approximate to the screen specifications of the corresponding bank is displayed for the dispensing transaction which is carried out by means of a card of another bank. Thus it is possible to eliminate the puzzlement and discontent of a user caused by his unfamiliar screens and then to prevent the misinput of data. Furthermore the ATM processing time can also be shortened.

23/5/1 (Item 1 from file: 350) [Links](#)

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File Segment: EPI;  
DWPI Class: T01; T05  
Manual Codes (EPI/S-X): T01-J05A; T05-L03E

18/5/4 (Item 1 from file: 347) [Links](#)

JAPIO

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05075338 **\*\*Image available\*\***

**SCREEN DISPLAY SYSTEM FOR AUTOMATIC TELLER MACHINE AGAINST USE OF OTHER BANK CARDS**

**Pub. No.:** 08-030838 [JP 8030838 A ]

**Published:** February 02, 1996 (19960202)

**Inventor:** FUJINAMI MASATAKA

HAYASHI MANABU

MATSUOKA MASACHIKA

**Applicant:** HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan)

HITACHI CHUBU SOFTWARE LTD [491081] (A Japanese Company or Corporation), JP (Japan)

**Application No.:** 06-160941 [JP 94160941]

**Filed:** July 13, 1994 (19940713)

**International Class:** [ 6 ] G07D-009/00; G06F-019/00; G07D-013/00; G07F-019/00

**JAPIO Class:** 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4 (INFORMATION PROCESSING -- Computer Applications)

**JAPIO Keyword:** R087 (PRECISION MACHINES -- Automatic Banking)

**ABSTRACT**

**PURPOSE:** To eliminate the puzzlement of a user and also to prevent the misinput of data by limiting the present state display screens within those of an ATM (automatic teller machine) for the dispensing transactions which are carried out through the ATM and then displaying a transaction screen that is most approximate to the screen specifications of the relevant bank for the dispensing transactions carried out by means of the cards of other banks.

**CONSTITUTION:** The transaction screens of each bank are held in an ATM. When a dispensing transaction is started, a combination of display patterns is decided by the bank code of a read card for a password number input screen, a dispensing amount input screen and an amount confirmation screen respectively. Thereafter a screen equal to that of a relevant bank is displayed. Thus a transaction screen that is most approximate to the screen specifications of the corresponding bank is displayed for the dispensing transaction which is carried out by means of a card of another bank. Thus it is possible to eliminate the puzzlement and discontent of a user caused by his unfamiliar screens and then to prevent the misinput of data. Furthermore the ATM processing time can also be shortened.

23/5/1 (Item 1 from file: 350) [Links](#)

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0011072586 *Drawing available*  
WPI Acc no: 2002-007738/200201  
XRPX Acc No: N2002-006828

**Financial transaction method in cash dispenser for providing financial service, involves transmitting transactions response telegraphic message from B bank center through relay center to A bank ATM**

Patent Assignee: IBM JAPAN LTD (IBMC); INT BUSINESS MACHINES CORP (IBMC);  
TOKYO MITSUBISHI GINKO KK (TOKM-N)  
Inventor: HASEGAWA A; MIYAZAKI M

Patent Family ( 2 patents, 2 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2001290945	A	20011019	JP 2000106322	A	20000407	200201	B
US 20010037300	A1	20011101	US 2001827154	A	20010405	200201	E

Priority Applications (no., kind, date): JP 2000106322 A 20000407

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 2001290945	A	JA	14	9	

**Alerting Abstract JP A**

NOVELTY - A transaction demand telegraphic message is produced based on information on specified B bank. The demand message is transmitted directly without minding A bank center (14) through a relay center (21) to a B bank center (15). A transaction response telegraphic message is transmitted through the relay center from the B bank center to A bank automatic teller machine (ATM) (11).

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- A. Financial transactions menu display method;
- B. Utilization system;
- C. Cash dispenser;
- D. Relay center of the cash dispenser

USE - For financial transaction services in e.g. ATM, cash dispenser (claimed).

ADVANTAGE - System development for transaction process is reduced, and payment process of the transactions based on ATM of each financial institution can be made concise. The customer who has an account can trade to the other institutions by ATM managed by specific institution using the menu screen produced by other institutions.

DESCRIPTION OF DRAWINGS - The figure shows an explanatory diagram of the financial transaction system. (Drawing includes non-English language text).

- 11 A bank ATM
- 14 A bank center
- 15 B bank center

21 Relay center

**Title Terms /Index Terms/Additional Words:** FINANCIAL; TRANSACTION; METHOD; CASH; DISPENSE; SERVICE; TRANSMIT; RESPOND; TELEGRAPH; MESSAGE; BANK; THROUGH; RELAY; ATM

**Class Codes**

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
G06Q-0040/00	A	I	L	R	20060101
G07D-0009/00	A	I	F	R	20060101
G07F-0019/00	A	I		R	20060101
G06Q-0040/00	C	I	L	R	20060101
G07D-0009/00	C	I	F	R	20060101
G07F-0019/00	C	I		R	20060101

US Classification, Issued: 705043000

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-J05A1; T05-L03; T05-L03A5

27/5/1 (Item 1 from file: 350) [Links](#)

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0015179363 *Drawing available*

WPI Acc no: 2005-528954/200554

XRPX Acc No: N2005-432841

**Financial device centralized-control system e.g. for voucher printer, extracts utilization situation of each device based on attribute data, to accordingly specify usable device among several devices and send processing command to client**

Patent Assignee: HITACHI LTD (HITA)

Inventor: ABE M; HASEGAWA A; ITO A; KURATA K; YAMAMOTO J

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2005216002	A	20050811	JP 200422016	A	20040129	200554	B

Priority Applications (no., kind, date): JP 200422016 A 20040129

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 2005216002	A	JA	15	13	



### Alerting Abstract JP A

NOVELTY - An acquisition unit (13) extracts attribute data of financial device (200) from configuration management information database (108). The utilization situation of each financial device based on work flow, is extracted using attribute data, to specify usable device among several devices. The processing command of customer data and device and workflow data are sent to client based on utilization system related to specified device.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

E. financial device centralized-control method; and

F. financial device centralized-control program.

USE - For centralized control of financial device such as customer operation type terminal, **automatic teller machine (ATM)**, passbook issue machine, scanner, passbook voucher printer, cash deposit/withdrawal machine and voucher printer in bank, through network such as local area network (LAN), wide area network (WAN), internet, wireless network, public network and mobile telephone network.

ADVANTAGE - The centralized control of financial device is carried out flexibly and efficiently, at reduced management cost.

DESCRIPTION OF DRAWINGS - The figure shows a network block diagram of the financial device centralized-control system. (Drawing includes non-English language text).

13 acquisition unit

14 device specification unit

15 processing command output unit

108 configuration management information database

200 financial device

**Title Terms** /Index Terms/Additional Words: FINANCIAL; DEVICE; CENTRE; CONTROL; SYSTEM; VOUCHER; PRINT; EXTRACT; UTILISE; SITUATE; BASED; ATTRIBUTE; DATA; ACCORD; SPECIFIED; SEND; PROCESS; COMMAND; CLIENT

### Class Codes

#### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06Q-0040/00	A	I	F	R	20060101
G06Q-0040/00	C	I	F	R	20060101

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A2; T01-J05A2B

27/5/2 (Item 2 from file: 350) [Links](#)

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0014059624 *Drawing available*

WPI Acc no: 2004-242351/200423

XRAM Acc no: C2004-094949

XRPX Acc No: N2004-192220

**Anti static belt for conveying banknote in automatic teller machine, has electroconductive thread arranged at elastomer, and knitted fabric arranged at conveyance surface side of belt**

Patent Assignee: MITSUBOSHI BELTING LTD (MIUA)

Inventor: HASEGAWA A; KOGA T

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2003321139	A	20031111	JP 200350006	A	20030226	200423	B

Priority Applications (no., kind, date): JP 200252442 A 20020227

Patent Details

Patent Number	Kind	Lang	Pgs	Draw	Filing Notes
JP 2003321139	A	JA	6	5	

**Alerting Abstract JP A**

NOVELTY - The anti static belt (1) has an electroconductive thread (4) which is twisted and arranged at an elastomer (2), and a knitted fabric (3) arranged at the conveyance surface side of the belt.

USE - For conveying banknote, magnetic card and ticket in **automatic teller machine (ATM)**, automatic ticket gate, money-changing machine and **cash dispenser**.

ADVANTAGE - The anti static property of the belt is maintained by using the twisted electroconductive thread.

DESCRIPTION OF DRAWINGS - The figure shows a cross-sectional view of the anti static belt.

1anti static belt

2elastomer

3knitted fabric

4electroconductive thread

**Title Terms** /Index Terms/Additional Words: ANTI; STATIC; BELT; CONVEY; BANKNOTE; AUTOMATIC; TELLER; MACHINE; ELECTROCONDUCTING; THREAD; ARRANGE; ELASTOMER; KNIT; FABRIC; SURFACE; SIDE

**Class Codes**

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
B65H-0005/02	A	I	F	R	20060101
B65H-0005/02	C	I	F	R	20060101

File Segment: CPI; EngPI; EPI  
DWPI Class: A88; T05; Q36  
Manual Codes (EPI/S-X): T05-K02; T05-L03A  
Manual Codes (CPI/A-N): A12-H01

27/5/3 (Item 3 from file: 350) [Links](#)

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0013979516 *Drawing available*

WPI Acc no: 2004-160511/200416

XRAM Acc no: C2004-064766

XRPX Acc No: N2004-128146

**Manufacture of belt for conveyance, involves laminating cloth containing rubber on surface of belt, heating cloth, pressurizing cloth for oozing out rubber and subsequently vulcanizing cloth**  
Patent Assignee: MITSUBOSHI BELTING LTD (MIUA)

Inventor: HASEGAWA A; KOGA T

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2003276097	A	20030930	JP 200280471	A	20020322	200416	B

Priority Applications (no., kind, date): JP 200280471 A 20020322

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 2003276097	A	JA	6	4	

#### Alerting Abstract JP A

NOVELTY - The belt (1) is laminated with a cloth material (3) which contains a rubber. The cloth is heated and pressurized to ooze out the rubber after making the rubber into low viscosity state. Then, the cloth-containing belt is vulcanized to obtain a belt.

DESCRIPTION - The rubber is a millable urethane.

USE - For sheets such as banknote, magnetic card in **automated teller machine** and automatic ticket machines.

ADVANTAGE - The manufacturing method increases the coefficient of friction between the conveyed products and the conveyance surface.

DESCRIPTION OF DRAWINGS - The figure shows the sectional drawing of vulcanizing of the non-vulcanized rubber sheet.

1 belt

2 belt main component

3 cloth

10 inner mold

11 die component

**Title Terms /Index Terms/Additional Words:** MANUFACTURE; BELT; CONVEY; LAMINATE; CLOTH; CONTAIN; RUBBER; SURFACE; HEAT; PRESSURISED; OOZE; SUBSEQUENT; VULCANISATION

## Class Codes

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
B29D-0029/06	A	I	L	R	20060101
B29K-0103/04	A	N	L	R	20060101
B29K-0105/08	A	N	L	R	20060101
B65H-0005/02	A	I	F	R	20060101
B29D-0029/00	C	I	L	R	20060101
B65H-0005/02	C	I	F	R	20060101

File Segment: CPI; EngPI; EPI

DWPI Class: A25; A32; A88; T05; Q36

Manual Codes (EPI/S-X): T05-L03A

Manual Codes (CPI/A-N): A05-G01E2; A11-B09A; A11-C02A; A12-H01

27/5/4 (Item 4 from file: 350) [Links](#)

Derwent WPIX

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0013783763 *Drawing available*

WPI Acc no: 2003-883669/200382

XRAM Acc no: C2003-251560

XRPX Acc No: N2003-705220

**Belt for conveying banknotes in automatic teller machine, has base thread comprising fiber reinforcing material made of fiber of same color as elastomer**

Patent Assignee: MITSUBOSHI BELTING LTD (MIUA)

Inventor: HASEGAWA A; KOGA T

Patent Family ( 2 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2003246482	A	20030902	JP 200252441	A	20020227	200382	B
JP 3977101	B2	20070919	JP 200252441	A	20020227	200763	E

Priority Applications (no., kind, date): JP 200252441 A 20020227

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
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JP 2003246482	A	JA	6	6		
JP 3977101	B2	JA	9		Previously issued patent	JP 2003246482

#### Alerting Abstract JP A

NOVELTY - The belt (1) has a base thread (5) that has fiber reinforcing material (3) made of fiber of same color as that of an elastomer (2).

USE - For conveying sheets such as bank notes, magnetic cards, ticket, in **automatic teller machine (ATM)**, money exchange machine, **cash dispenser**.

ADVANTAGE - Even if a portion of fiber reinforcing material is exposed to the conveyance surface, favorable external appearance is maintained for longer period of time. Stretchability is given to the belt, hence it is used in belt driven system without distance adjustment mechanism.

DESCRIPTION OF DRAWINGS - The figure shows the cross- sectional perspective view of the belt.

1 belt for sheets of paper conveyance

2 elastomer

3 fiber reinforcing material

5 base thread

**Title Terms /Index Terms/Additional Words:** BELT; CONVEY; BANKNOTE; AUTOMATIC; TELLER; MACHINE; BASE; THREAD; COMPRISE; REINFORCED; MATERIAL; MADE; COLOUR; ELASTOMER

#### Class Codes

##### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
B65G-0015/32	A	I	L	R	20060101
B65H-0005/02	A	I	L	R	20060101
G07D-0009/00	A	I	F	R	20060101
B65H-0005/02	A	I	F	B	20060101
B65G-0015/32	C	I	L	R	20060101
B65H-0005/02	C	I	L	R	20060101
G07D-0009/00	C	I	F	R	20060101
B65H-0005/02	C	I		B	20060101

File Segment: CPI; EngPI; EPI

DWPI Class: A88; F02; T05; Q35; Q36

Manual Codes (EPI/S-X): T05-K01; T05-K02

Manual Codes (CPI/A-N): A08-R01; A12-H01; F03-D; F04-E07

27/5/5 (Item 5 from file: 350) [Links](#)

Derwent WPIX

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0010779510

WPI Acc no: 2001-394448/200142

XRAM Acc no: C2001-120174

XRPX Acc No: N2001-290533

**Crosslinking of millable polyurethane rubber, involves heating mixture of polyurethane rubber, peroxide and carbon black followed by applying preset pressure**

Patent Assignee: MITSUBOSHI BELTING LTD (MIUA)

Inventor: HASEGAWA A; KOGA T

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2001122976	A	20010508	JP 1999308907	A	19991029	200142	B

Priority Applications (no., kind, date): JP 1999308907 A 19991029

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 2001122976	A	JA	6	2	

#### Alerting Abstract JP A

NOVELTY - Millable polyurethane rubber is blended with peroxide and carbon black. The blend is heated, pressure of 2 MPa or more is applied and polyurethane rubber is crosslinked.

DESCRIPTION - An INDEPENDENT CLAIM is also included for belts; obtained by forming sheets from mixture of millable polyurethane rubber, peroxide and carbon black; winding the formed sheet around metallic mold with other materials according to desired need; enclosing wound sheet within jackets; inserting the jacket enclosing sheets into vulcanizer; heating to 160-175(deg)C and crosslinking by applying pressure of 2 or more MPas.

USE - For belts used to convey, papers in copying machines; money, cards in **automated teller machines**; and photographic papers in photograph developing machines.

ADVANTAGE - The polyurethane rubber crosslinked at low pressure has low volume resistivity and uniform resistance.

**Title Terms /Index Terms/Additional Words:** CROSSLINK; MILL; POLYURETHANE; RUBBER; HEAT; MIXTURE; PEROXIDE; CARBON; BLACK; FOLLOW; APPLY; PRESET; PRESSURE

#### Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
C08J-0003/24	A	I	F	R	20060101
C08K-0003/04	A	I	L	R	20060101
C08K-0005/14	A	I	L	R	20060101
C08L-0075/04	A	I	L	R	20060101
F16G-0001/00	A	I	L	R	20060101
F16G-0001/06	A	I	L	R	20060101

C08J-0003/24	C	I	F	R	20060101
C08K-0003/00	C	I	L	R	20060101
C08K-0005/00	C	I	L	R	20060101
C08L-0075/00	C	I	L	R	20060101
F16G-0001/00	C	I	L	R	20060101

File Segment: CPI; EngPI

DWPI Class: A25; A88; Q64

Manual Codes (CPI/A-N): A05-G01B; A08-C05; A08-R03; A11-C02A

27/5/6 (Item 6 from file: 350) [Links](#)

Derwent WPIX

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0009373587

WPI Acc no: 1999-307824/199926

XRAM Acc no: C1999-090753

XRPX Acc No: N1999-230987

**Flat belt for carrying paper money or magnetic card - comprises carrying rubber layer and tension retaining layer made of rubber**

Patent Assignee: MITSUBOSHI BELTING LTD (MIUA)

Inventor: HASEGAWA A; JONEN H

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 11106080	A	19990420	JP 1997284564	A	19970930	199926	B

Priority Applications (no., kind, date): JP 1997284564 A 19970930

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 11106080	A	JA	7	2	

#### Alerting Abstract JP A

A flat belt consists of a carrying rubber layer and a tension retaining layer made of rubber. The tension retaining layer uses high-modulus blended rubber having at least a 10%-modulus of 1.0-20.0 MPa.

USE - The flat belt is used for carrying paper money, or a magnetic card in a change machine, or an automatic teller machine.

ADVANTAGE - The use of the tension retaining layer having high modulus reduces expansion in the belt and enhances positioning accuracy. This prevents removal of belt from pulley, deviation or wrinkles.

**Title Terms /Index Terms/Additional Words:** FLAT; BELT; CARRY; PAPER; MONEY; MAGNETIC; CARD; COMPRISE; RUBBER; LAYER; TENSION; RETAIN; MADE

**Class Codes**

International Patent Classification					
IPC	Class Level	Scope	Position	Status	Version Date
B29D-0029/06	A	I	L	R	20060101
B65H-0005/02	A	I	F	R	20060101
B29D-0029/00	C	I	L	R	20060101
B65H-0005/02	C	I	F	R	20060101

File Segment: CPI; EngPI  
DWPI Class: A12; A88; Q36  
Manual Codes (CPI/A-N): A12-H01

27/5/11 (Item 1 from file: 347) [Links](#)  
JAPIO

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07063307 \*\*Image available\*\*

**FINANCIAL TRANSACTION METHOD USING AUTOMATIC TELLER MACHINE,  
METHOD FOR DISPLAY OF FINANCIAL TRANSACTION MENU, SYSTEM FOR  
UTILIZING AUTOMATIC TELLER MACHINE, AUTOMATIC TELLER MACHINE, AND  
REPEATING CENTER**

**Pub. No.:** 2001-290945 [JP 2001290945 A ]

**Published:** October 19, 2001 (20011019)

**Inventor:** MIYAZAKI MASAKI  
HASEGAWA AKIRA

**Applicant:** BANK OF TOKYO-MITSUBISHI LTD  
IBM JAPAN LTD

**Application No.:** 2000-106322 [JP 2000106322]

**Filed:** April 07, 2000 (20000407)

**International Class:** G06F-017/60; G07D-009/00; G07F-019/00

**ABSTRACT**

**PROBLEM TO BE SOLVED:** To reduce system development on the banking institution side with respect to transaction processing using a common ATM and to simplify the settlement processing of transactions based on the ATM in each banking institution.

**SOLUTION:** ATMs and center systems of banking institutions are disconnected from each other, and a repeating center 21 is interposed between them; and, for example, when a customer performs a



transaction with his or her card of a bank B on an **ATM 11** of a bank A, direct transmission to the center 15 of the bank B without passing the bank A is made possible. That is, the bank B at which the customer has his or her account specified from the card inputted to the **ATM 11** of the bank A, and a transaction request message is transmitted from the **ATM 11** of the bank A to the repeating center 21 on the basis of information on the specified bank B, and this transaction request message is directly transmitted from the repeating center 21 to the center 15 of the bank B without passing the center 14 of the bank A, and a transaction response message is transmitted from the center 15 of the bank B to the repeating center 21, and the transaction response message is transmitted from the repeating center 21 to the **ATM 11** of the bank A.

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[File 348] EUROPEAN PATENTS 1978-2007/ 200802

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*\*File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

[File 349] PCT FULLTEXT 1979-2007/UB=20080103UT=20071227

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*\*File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

```
; d s
Set      Items  Description
S1       50480  S ((AUTOMATED OR AUTOMATIC) (W) (TELLER OR TRANSACTION OR
SERVICE OR BANK?) OR CASH OR MONEY OR BANK?) (W) (MACHINE? OR TERMINAL? ? OR
DISPENSER? ?) OR ELECTRONIC() TELLER? ? OR ATM OR ATMS
S2       40256  S S1 NOT (ATM() CELL? ? OR ASYNCHRONOUS() TRANSFER() MODE)
S3       21595  S FRONT() END? ? OR FRONTEND? ? OR INTERFACE? ? OR MENU? ? OR
GUI OR GUIS OR DISPLAY? ? OR SCREEN? ? OR MONITOR? ? OR LCD OR LCDS OR
TOUCHSCREEN? ?
S4       4013   S (ANOTHER OR OTHER OR SECOND OR 2ND OR DIFFERENT OR SEPARATE
OR PLURAL OR PLURALITY OR MULTIPLE? OR MULTI OR SEVERAL OR TWO OR 2 OR
NUMEROUS OR MANY OR NUMBER OR MYRIAD OR MULTITUD? OR VARIOUS OR ARRAY? ? OR
NON() ASSOCIATED OR UNRELATED) (3N) (BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT
OR CREDIT) () (INSTITUTION? ? OR ENTITY OR ENTITIES) OR SAVINGS (2W) LOAN? OR
S() L OR CREDIT() UNION? ? OR INSTITUTION? ? OR ORGANIZATION? ?)
S5       37367  S ORDER? ? OR DEALING? ? OR ACTION? ? OR TRADE? ? OR TRADING
OR TRANSACTION? ? OR EXCHANG??? OR TRANSFER? OR ACTIVITY OR EVENT? ? OR
MESSAGE? ?
S6       24531  S S5 (3N) (TRANSMIT? OR DISPATCH??? OR CONVEY??? OR SEND???
OR RELAY??? OR SENT OR FORWARD??? OR TRANSFER? OR INITIAT???)
S7       24502  S S5 (3N) (SETTL??? OR RECONCIL??? OR TRANSFER? ? OR
TRANSFERR??? OR AUTHORIZ??? OR CONCLUD??? OR FINALIZ??? OR EFFECT??? OR PAY
OR PAYS OR PAYING OR EXECUTING OR FINANC??? OR CREDIT??? OR APPROV? OR
PERMIT? ? OR PERMITT??? OR COMMIT OR ABORT???)
S8       34509  S RELAY() CENTER? ? OR NETWORK? ? OR LAN OR WAN OR SYSTEM? ?
OR INTERCONNECTING OR SUBNETWORK? OR SUB() NETWORK OR NODE? ? OR CONNECTOR? ?
OR ROUTER? ? OR SWITCH?? OR RELAY? ? OR INTERCHANGE? ? OR SERVER? ? OR
COMPUTER?
S9       7      S AU=(MIYAZAKI, M? OR MIYAZAKI M? OR MIYAZAKI (1N) (M OR
MASAKI))
S10      3      S AU=(HASEGAWA, A? OR HASEGAWA A? OR HASEGAWA (1N) (A OR
AKIRA))
S11      3981   S IC=G06F
S12      1867   S S2 (5N) S3
S13      15     S S12 (3N) S4
S14      14     S S13 (S) (S6 OR S7 OR S8)
S15      7      S S14 NOT AD>20000407
S16      7      IDPAT (sorted in duplicate/non-duplicate order)
S17      6      IDPAT (primary/non-duplicate records only)
S18      333    S (S6 OR S7) (3N) S4
S19      40     S S18 (20N) S2
S20      23     S S19 (20N) S8
S21      23     S S20 NOT S17
```

S22	10	S S21 NOT AD>20000407
S23	10	IDPAT (sorted in duplicate/non-duplicate order)
S24	9	IDPAT (primary/non-duplicate records only)
S25	0	S S9 AND S10
S26	10	S S9 OR S10
S27	10	S S26 NOT (S17 OR S24)
S28	10	S S27 AND S2
S29	10	IDPAT (sorted in duplicate/non-duplicate order)
S30	10	IDPAT (primary/non-duplicate records only)

17/3K/1 (Item 1 from file: 348) [Links](#)

EUROPEAN PATENTS

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02065542

**Automated banking machine apparatus and system**

Geldautomatvorrichtung und System

Appareil et systeme de guichet automatique

**Patent Assignee:**

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(Applicant designated States: all)

**Inventor:**

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G. **Lepper, Bradwick Q.**

11130 Bushnell Court; Fort Wayne Indiana 46845; (US)

H. **Moales, Mark A.**

5162 Bundoran Street; North Canton, OH 44720; (US)

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1910 Hunting Valley; N.W. North Canton, OH 44720; (US)

J. **Lemley, Robert J.**

1836 S. Old Temple Road; Lorena, TX 76655; (US)

K. **Califf, Michael E., Jr.**

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L. **Joyce, Shawn D.**

3413 Chaparral Drive; Temple, TX 75602; (US)

M. **Moore, Philip S.**

5109 Live Oak; Waco, TX 76710; (US)

N. **Swingler, Steven C.**

972 Panther Branch Road; Valley Mills Texas 76689-2742; (US)

**Legal Representative:**

O. Meldrum, David James et al (127431)

D Young & Co 120 Holborn; London EC1N 2DY; (GB)

	Country	Number	Kind	Date	
Patent	EP	1672516	A2	20060621	(Basic)
	EP	1672516	A3	20071017	
Application	EP	2006075759		19971125	
Priorities	US	31956	P	19961127	

**Designated States:**

DE; ES; FR; GB; IT;

**Related Parent Numbers: Patent (Application):**EP 941516 (EP 97951463)

IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06Q-0010/00	A	I	F	B	20060101	20070912	H	EP
G06Q-0020/00	A	I	L	B	20060101	20070912	H	EP

**Abstract Word Count:** 170

**NOTE:** 1

**NOTE: Figure number on first page:** 1

Type	Pub. Date	Kind	Text
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Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200625	1234
SPEC A	(English)	200625	11520
Total Word Count (Document A) 12756			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 12756			

**Specification:** ...to automated banking machines. Specifically this invention relates to an automated banking machine apparatus and **system** that is capable of use in a wide area **network**, and which provides a user with a familiar **interface** from their home institution at **banking machines** operated by **other institutions**. BACKGROUND ART

Automated banking machines are well known. A common type of automated banking machine...

17/3K/5 (Item 5 from file: 349) [Links](#)

PCT FULLTEXT

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00733738

**SYSTEM AND METHOD FOR CONDUCTING ONLINE FINANCIAL TRANSACTIONS  
USING ELECTRONIC FUNDS TRANSFER AND PUBLIC COMMUNICATIONS  
NETWORKS**

**SYSTEME ET PROCEDE POUR L'EXECUTION DE TRANSACTIONS FINANCIERES EN**

LIGNE VIA DES RESEAUX DE TRANSFERT DE FONDS ELECTRONIQUES ET DE  
COMMUNICATION PUBLICS

**Patent Applicant/Patent Assignee:**

P. FUNDSXPRESS INC; 11950 Jollyville Road, Austin, TX 78759-2309  
US; US(Residence); US(Nationality)

**Legal Representative:**

**Q. CAYWOOD Michael**

Locke Liddell & Sapp, LLP, Suite 300, 100 Congress Avenue, Austin, TX 78701; US;

	Country	Number	Kind	Date
Patent	WO	200046725	A1	20000810
Application	WO	2000US3017		20000203
Priorities	US	99245790		19990205

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE;

Publication Language: English  
Filing Language: English  
Fulltext word count: 6116

**Detailed Description:**

...adequate to pay the bill at step 84, at step 88 the software creates and **sends messages** to debit the user's account and credit the settlement account, and calls the bill.... The bill pay debit software processes the messages formed at step 88 by creating and **sending encrypted messages** to other software, referred to as the ATM software, that runs on the data center **system** at step 90. In the preferred embodiment, the messages begin as ASCII text in a generic format that is applicable to a variety of EFT **networks**. Each message is then encrypted with Kerberos with 3DES, developed by MIT and available from MIT under license, as it is transmitted within the **system** and processed by the ATM software. Each message is then translated into the specific ISO8583 format before being sent to a particular EFT **network**. Use of ASCII, ISO 8583 and Kerberos with 3DES, however, are not required for messaging.... technique may be used. The ATM software will then route each message to whichever EFT **network** (Shazani, Pulse, Honor, etc.) the user or the user's institution utilizes. In the preferred embodiment, the ATM software is written in the C++ **computer** language, and the EFT **network** is Shazam (operated by ITS, Inc. of Johnston, Iowa). At step 92, the receiving EFT **network system** converts messages received from the ATM software to a format accepted by the EFT **network**. In this way, the ATM software is able to **interface** with **multiple EFT networks** serving **financial institutions** across the nation and even around the world. At this point, conventional POS processing by the EFT **network** takes over at step 94. In particular, the user's **financial** institution receives a **message** from the EFT **network** advising the financial institution to pull funds from the user's account and credit them into the settlement account typically maintained

by the EFT **network**. The funds in the settlement account are eventually accessed by a bill payment processor, such...

17/3K/6 (Item 6 from file: 349) [Links](#)

PCT FULLTEXT

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00433577

**AUTOMATED BANKING MACHINE APPARATUS AND SYSTEM**  
**APPAREIL ET SYSTEME DE GUICHET AUTOMATIQUE BANCAIRE**

**Patent Applicant/Patent Assignee:**

**R. INTERBOLD;**

;;

**S. DIEBOLD INCORPORATED;**

;;

**T. DRUMMOND Jay Paul;**

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**U. BLACKSON Dale;**

;;

**V. CHEN Lilei;**

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**W. CICHON Bob A;**

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**X. COVERT Mark S;**

;;

**Y. LEPPER Bradrick Q;**

;;

**Z. MOALES Mark A;**

;;

**AA. SMITH Mark D;**

BB. LEMLEY Robert J;

;;

CC. CALIFF Michael E Jr;

;;

DD. JOYCE Shawn D;

;;

EE. MOORE Phillip S;

;;

FF. SWINGLER Steven C;

;;

	Country	Number	Kind	Date
Patent	WO	9824041	A1	19980604
Application	WO	97US21422		19971125
Priorities	US	9631956		19961127

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language: English

Filing Language:

Fulltext word count: 11549

**Detailed Description:**

**AUTOMATED BANKING MACHINE APPARATUS AND SYSTEM  
DESCRIPTION  
TECHNICAL FIELD**

This invention relates to automated banking machines. Specifically this invention relates to an automated banking machine apparatus and **system** that is capable of use in a wide area **network**, and which provides a user with a familiar **interface** from their home institution -**at banking machines** operated by **other institutions** .

**BACKGROUND ART**

Automated banking machines are well known. A common type of automated banking machine...



24/3K/1 (Item 1 from file: 348) [Links](#)

EUROPEAN PATENTS

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01136568

**Transfer system, method, and recording medium therefor**

Übertragungssystem und -verfahren mit dazugehörigem Aufzeichnungsmedium

Système de transfert, méthode et moyen d'enregistrement associé

**Patent Assignee:**

**GG. THE SUMITOMO BANK, LIMITED;** (1137590)

3-2, Marunouchi, 1-chome; Chiyoda-ku, Tokyo; (JP)

(Applicant designated States: all)

**Inventor:**

**HH. Bando, Toshiro, c/o The Sumitomo Bank, Limited**

3-2 Marunouchi 1-chome; Chiyoda-ku, Tokyo; (JP)

**Legal Representative:**

**II. Brown, Kenneth Richard et al (28831)**

R.G.C. Jenkins & Co. 26 Caxton Street; London SW1H 0RJ; (GB)

	Country	Number	Kind	Date	
Patent	EP	992960	A2	20000412	(Basic)
	EP	992960	A3	20020821	
Application	EP	99306615		19990820	
Priorities	JP	98284481		19981006	

**Designated States:**

BE; DE; GB;

**Extended Designated States:**

AL; LT; LV; MK; RO; SI;

**International Patent Class (V7):** G07F-019/00; G06F-017/60 **Abstract Word Count:** 177

**NOTE:** 3

**NOTE:** Figure number on first page: 3

Type	Pub. Date	Kind	Text
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Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200015	1290
SPEC A	(English)	200015	4942
Total Word Count (Document A) 6232			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 6232			

**Specification:** ...money through a transferor B' who is the wife of the payer B using an ATM of one of other banks.

The money **transferred** from the customers A and B is processed in the **computers** in the center as shown in Fig. 3, the account numbers are converted into normal...

24/3K/3 (Item 3 from file: 348) [Links](#)

EUROPEAN PATENTS

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00965309

**Method and system of transferring currency from a first account to an ATM**

Verfahren und System zur Geldübertragung von einem ersten Konto zu einem Geldautomaten

Procede et systeme pour le transfert d'argent depuis un premier compte vers un distributeur d'argent

**Patent Assignee:**

JJ. Konya, Arpad; (2567870)

Kovacs L. u. 36/A; 2000 Szentendre; (HU)

(Proprietor designated states: all)

**Inventor:**

KK. Konya, Arpad

Kovacs L. u. 36/A; 2000 Szentendre; (HU)

**Legal Representative:**

LL. Schull, Gottfried Dipl.-Phys. (83252)

KOHAUSZ & FLORACK, Kanzlerstrasse 8a; 40472 Dusseldorf; (DE)

	Country	Number	Kind	Date	
Patent	EP	958559	A2	19991124	(Basic)
	EP	958559	B1	20011010	
	WO	9825241		19980611	
Application	EP	97945996		19971117	
	WO	97HU76		19971117	
Priorities	US	759185		19961204	

**Designated States:**

AT; BE; CH; DE; DK; ES; FI; FR; GB; GR;

IE; IT; LI; LU; MC; NL; PT; SE;

**Extended Designated States:**

AL; LT; LV; MK; RO; SI;

**International Patent Class (V7):** G07F-019/00

**NOTE:** No A-document published by EPO

Type	Pub. Date	Kind	Text
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Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200141	1712
CLAIMS B	(German)	200141	1735
CLAIMS B	(French)	200141	1910
SPEC B	(English)	200141	5922
Total Word Count (Document A) 0			
Total Word Count (Document B) 11279			
Total Word Count (All Documents) 11279			

**Claims:** ...the identification data of the receiver and the amount to be transferred with the main **computer** (12,52),

i, retrieving the predetermined amount of currency from the **ATM** (16,54),

j, transferring the amount from the first account to the **second financial institution**.

**2.** A method of **transferring** currency as recited in claim 1 wherein said step of inputting the identification data of...

24/3K/5 (Item 5 from file: 348) [Links](#)

EUROPEAN PATENTS

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00579356

**ATMS/POS BASED ELECTRONIC MAIL SYSTEM**

AUF BANKAUTOMAT/VERKAUFSSTELLE BASIERTES ELEKTRONISCHES

MITTEILUNGSSYSTEM

SYSTEME DE COURRIER ELECTRONIQUE BASE SUR UN GUICHET AUTOMATIQUE OU

UN POINT DE VENTE

**Patent Assignee:**

**MM. ATM COMMUNICATIONS INTERNATIONAL INC.;** (1938920)

1013 Centre Road; Wilmington, DE 19805; (US)

(Proprietor designated states: all)

**Inventor:**

**NN. VAJK, Hugo**

7935 Yucca Drive; New Port Richey, FL 34653; (US)

**OO. STEPHENS, William**

311 South Broadway; Redondo Beach, CA 90277; (US)

**Legal Representative:**

PP. Casey, Lindsay Joseph et al (72281)

F. R. Kelly & Co. 27 Clyde Road Ballsbridge; Dublin 4; (IE)

	Country	Number	Kind	Date	
Patent	EP	605418	A1	19940713	(Basic)
	EP	605418	A1	19950517	
	EP	605418	B1	20000705	
	WO	9306546		19930401	
Application	EP	92900161		19911107	
	WO	91US8343		19911107	
Priorities	US	764449		19910923	

**Designated States:**

AT; BE; CH; DE; DK; ES; FR; GB; GR; IT;

LI; LU; NL; SE;

**International Patent Class (V7):** G07F-007/00; G07F-017/26; H04L-012/58

**NOTE:** No A-document published by EPO

Type	Pub. Date	Kind	Text
------	-----------	------	------

Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200027	992
CLAIMS B	(German)	200027	1004
CLAIMS B	(French)	200027	1106
SPEC B	(English)	200027	16681
Total Word Count (Document A) 0			
Total Word Count (Document B) 19783			
Total Word Count (All Documents) 19783			

**Specification:** ...processors 18 and the plurality of POS institution processors 36 included in the electronic mail system 10 to a clearing house network processor 44. By transferring information among different ATM institution processors 18 operated by various financial institutions and among different POS institution processor 36 operated...

24/3K/6 (Item 6 from file: 349) [Links](#)

PCT FULLTEXT

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00568326

**METHOD OF, AND APPARATUS FOR, CONDUCTING ELECTRONIC TRANSACTIONS**  
**PROCEDE ET DISPOSITIF POUR LA CONDUITE DE TRANSACTIONS ELECTRONIQUES**

**Patent Applicant/Patent Assignee:**

**QQ. EASY CHARGE CELLULAR (PTY) LIMITED;**

;;

**RR. LIPTON David Ian;**

;;

**SS. GRIFFIN Michael John;**

;;

	Country	Number	Kind	Date
Patent	WO	200031699	A1	20000602
Application	WO	99IB1844		19991119
Priorities	ZA	986510		19981122

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language: English

Filing Language:

Fulltext word count: 3585

**Detailed Description:**

...PIN) is provided by a customer to authorise the transaction. Transaction messages are sent to **switches** or directly to **banks** or **other financial institutions**. These **transaction messages** are encrypted at a security level that is acceptable to financial institutions.

**ATMs** are not readily accessible and are installed in fixed locations. Customers are also restricted at...

30/5/1 (Item 1 from file: 348) [Links](#)

EUROPEAN PATENTS

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01985160

**CONTENT USE SYSTEM, INFORMATION TERMINAL, AND SETTLEMENT SYSTEM**

INHALTSBENUTZUNGSSYSTEM, INFORMATIONSENDGERAT UND

BEGLEICHUNGSSYSTEM

SYSTEME D'UTILISATION DU CONTENU, TERMINAL D'INFORMATION ET SYSTEME DE  
RELEMENT

**Patent Assignee:**

**TT. MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD.;** (7251800)

1006 Oaza Kadoma, Kadoma-shi; Osaka 571-8501; (JP)

(Applicant designated States: all)

**Inventor:**

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IPDev.Ctr.19F Matsushita IMP Bldg.,1-3-7 Shiromi; Chuo-ku,Osaka 540-6319; (JP)

VV. MIYAZAKI, Masaya,c/o Matsushita El. Ind.Co., Ltd.

IPDev.Ctr.19F Matsushita IMP Bldg.,1-3-7 Shiromi; Chuo-ku,Osaka 540-6319; (JP)

WW. NAKANO, Toshihisa,c/o Matsushita El. Ind.Co.,Ltd.

IPDev.Ctr.19F Matsushita IMP Bldg.,1-3-7 Shiromi; Chuo-ku,Osaka 540-6319; (JP)

XX. ITO, Yoshikatsu,c/o Matsushita El. Ind. Co., Ltd.

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YY. YAMAMOTO, Masaya,c/o Matsushita El. Ind. Co.,Ltd.

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ZZ. SASAKI, Osamu,c/o Matsushita El. Ind. Co., Ltd.

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AAA. HARADA, Shunji,c/o Matsushita El. Ind. Co., Ltd.

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Maximilianstrasse 58; 80538 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	1722319	A1	20061115	(Basic)
	WO	2005091193		20050929	
Application	EP	2005720986		20050317	
	WO	2005JP4799		20050317	
Priorities	JP	200483634		20040322	

**Designated States:**

DE; FR; GB; IT;

**Extended Designated States:**

AL; BA; HR; LV; MK; YU;

**International Patent Class (V7):** G06F-017/60; H04M-015/00; H04N-7:16

IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06Q-0010/00	A	I	F	B	20060101	20061012	H	EP
H04M-0015/00	A	I	L	B	20060101	20061012	H	EP
H04N-0007/16	A	N	L	B	20060101	20061012	H	EP

**Abstract EP 1722319 A1**

Provided is a new system for content use and settlement. A user requests a mobile telephone charge management server (3000) to perform proxy settlement for goods purchased using mobile telephones 1 (4100), 2 (4200) and 3 (4300). The mobile telephone charge management server (3000) makes an inquiry to a registration server (3100) as to whether or not proxy settlement is possible. When proxy settlement is not possible, the mobile telephone performs settlement using electronic money that has been deposited therein.

**Abstract Word Count: 81**

**NOTE: 19**

**NOTE: Figure number on first page: 19**

Type	Pub. Date	Kind	Text
Application:	20051123	A1	International application. (Art. 158(1))
Application:	20051123	A1	International application entering European phase
Application:	20061115	A1	Published application with search report
Examination:	20061115	A1	Date of request for examination: 20060907
Change:	20070627	A1	Title of invention (German) changed: 20070627
Change:	20070627	A1	Title of invention (English) changed: 20070627
Change:	20070627	A1	Title of invention (French) changed: 20070627

Publication: English

Procedural: English

Application: Japanese

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200646	1154
SPEC A	(English)	200646	27179
Total Word Count (Document A) 28333			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 28333			

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*\*File 583: This file is no longer updating as of 12-13-2002.*

```
; d s
Set      Items      Description
S1       59489      S ((AUTOMATED OR AUTOMATIC) (W) (TELLER OR TRANSACTION OR
SERVICE OR BANK?) OR CASH OR MONEY OR BANK?) (W) (MACHINE? OR TERMINAL? ? OR
DISPENSER? ?) OR ELECTRONIC() TELLER? ? OR ATM OR ATMS
S2       39740      S S1 NOT (ATM() CELL? ? OR ASYNCHRONOUS() TRANSFER() MODE)
S3       2033      S FRONT() END? ? OR FRONTEND? ? OR INTERFACE? ? OR MENU? ? OR
GUI OR GUIS OR DISPLAY? ? OR SCREEN? ? OR MONITOR? ? OR LCD OR LCDS OR
TOUCHSCREEN? ?
S4       1017      S (ANOTHER OR OTHER OR SECOND OR 2ND OR DIFFERENT OR SEPARATE
OR PLURAL OR PLURALITY OR MULTIPLE? OR MULTI OR SEVERAL OR TWO OR 2 OR
NUMEROUS OR MANY OR NUMBER OR MYRIAD OR MULTITUD? OR VARIOUS OR ARRAY? ? OR
NON() ASSOCIATED OR UNRELATED) (3N) (BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT
OR CREDIT) () (INSTITUTION? ? OR ENTITY OR ENTITIES) OR SAVINGS (2W) LOAN? OR
S() L OR CREDIT() UNION? ? OR INSTITUTION? ? OR ORGANIZATION? ?)
S5       9176      S ORDER? ? OR DEALING? ? OR ACTION? ? OR TRADE? ? OR TRADING
OR TRANSACTION? ? OR EXCHANG??? OR TRANSFER? OR ACTIVITY OR EVENT? ? OR
MESSAGE? ?
S6       2265      S S5 (3N) (TRANSMIT? OR DISPATCH??? OR CONVEY??? OR SEND???
OR RELAY??? OR SENT OR FORWARD??? OR TRANSFER? OR INITIAT???)
S7       2518      S S5 (3N) (SETTL??? OR RECONCIL??? OR TRANSFER? ? OR
TRANSFERR??? OR AUTHORIZ??? OR CONCLUD??? OR FINALIZ??? OR EFFECT??? OR PAY
OR PAYS OR PAYING OR EXECUTING OR FINANC??? OR CREDIT??? OR APPROV? OR
PERMIT? ? OR PERMITT??? OR COMMIT OR ABORT???)
S8       20114      S RELAY() CENTER? ? OR NETWORK? ? OR LAN OR WAN OR SYSTEM? ?
OR INTERCONNECTING OR SUBNETWORK? OR SUB() NETWORK OR NODE? ? OR CONNECTOR? ?
OR ROUTER? ? OR SWITCH?? OR RELAY? ? OR INTERCHANGE? ? OR SERVER? ? OR
COMPUTER?
```



S9	0	S AU=(MIYAZAKI, M? OR MIYAZAKI M? OR MIYAZAKI (1N) (M OR
MASAKI))		
S10	0	S AU=(HASEGAWA, A? OR HASEGAWA A? OR HASEGAWA (1N) (A OR
AKIRA))		
S11	2033	S S2 AND S3
S12	42	S S11 AND S4
S13	6	S S12 AND (S6 OR S7)
S14	6	RD (unique items)
S15	6	S S14 NOT PY>2000
S16	40	S S12 AND S8
S17	35	S S16 NOT S14
S18	35	RD (unique items)
S19	27	S S18 NOT PY>2000
S20	25	S (S6 OR S7) (5N) S4
S21	25	S S20 AND S2
S22	25	S S21 NOT (S13 OR S19)
S23	19	S S22 NOT PY>2000
S24	19	RD (unique items)
S25	404	S S2 (5N) S3
S26	3	S S25 (3N) S4
S27	2	S S26 NOT (S13 OR S19 OR S24)
S28	2	RD (unique items)
S29	1	S S28 NOT PY>2000

15/5/3 (Item 3 from file: 2) [Links](#)

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INSPEC

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04402842 **INSPEC Abstract Number:** D89001670

**Title:** Cirrus agrees to share its ATMs with Plus

**Author** Tracey, B.

**Journal:** Computers in Banking vol.6, no.4 p. 8, 10, 12

**Publication Date:** April 1989 **Country of Publication:** USA

**CODEN:** CBANE6 **ISSN:** 0742-6496

**Language:** English **Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** MasterCard International and its Cirrus System Inc. **ATM** network subsidiary announced at the Electronic Funds **Transfer** Association's EFT Expo that they would change their operating rules to allow their members to join the rival Plus network. The new arrangement is commonly referred to as duality, and enables **banks** to **display** the **two** national debit marks side by side on their **ATMs**, although not on the same debit card. This relationship between the two national **ATM** networks closely mirrors the credit card issuance and processing reciprocity of MasterCard and Visa.

( 0 Refs)

**Subfile:** D

**Descriptors:** automatic teller machines; banking; MasterCard

**Identifiers:** Cirrus; Plus; MasterCard; **ATM** network; duality

**Class Codes:** D2050E (Banking)

15/5/4 (Item 4 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [STIC Full Text Retrieval Options](#)  
INSPEC

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04342081 **INSPEC Abstract Number:** B89025497, C89026868

**Title:** The Bank Card Network in France

**Author** Bourdon, J.M.; Ducourant, M.; Gardey, J.M.

**Author Affiliation:** Alcatel CIT, Velizy, France

**Journal:** Commutation & Transmission vol.10, no.4 p. 107-14

**Publication Date:** 1988 **Country of Publication:** France

**CODEN:** COTNDL **ISSN:** 0242-1283

**Language:** English **Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** The Bank Card Network now being developed in France will enable all transactions related to banking card services. This dedicated network will link electronic funds **transfer** or automatic **cash terminals** to central computers of the **different** banking **organizations** participating in the network. It has been designed to ensure all the functions needed to obtain sales transaction authorizations and related remote data collect as well as other functions dealing with network security. The architecture of the network is based on **two** main components, **bank interfaces** and

regional transmit nodes, both built on the ALCATEL8300 multiprocessor system from Alcatel CIT. Three types of transport are used, higher bit rate specialized lines, the public telephone network and Transpac, the French packet switched network. ( 4 Refs)

**Subfile:** B C

**Descriptors:** banking; computer networks; EFTS

**Identifiers:** computer networks; Bank Card Network; France; banking card services; dedicated network; electronic funds transfer; automatic cash terminals; remote data collect; network security; bank interfaces; regional transmit nodes; multiprocessor; higher bit rate specialized lines; public telephone network; Transpac; packet switched network

**Class Codes:** B6210L (Computer communications); C5620 (Computer networks and techniques) ; C7120 (Finance)

15/5/5 (Item 5 from file: 2) [Links](#)

Fulltext available through: [USPTO Full Text Retrieval Options](#) [STIC Full Text Retrieval Options](#)  
INSPEC

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03332561 **INSPEC Abstract Number:** D84002734

**Title:** Technology, market opportunities will change bank card organizations

**Author** Hoops, D.I.

**Journal:** Magazine of Bank Administration vol.60, no.7 p. 49-54

**Publication Date:** July 1984 **Country of Publication:** USA

**CODEN:** MBAAA5 **ISSN:** 0024-9823

**Language:** English **Document Type:** Journal Paper (JP)

**Treatment:** General, Review (G); Practical (P)

**Abstract:** The growth of the electronic delivery system for financial services as seen in the expansion of **automated teller machines** and their linkage into national networks has been gathering speed for several years. EFTS at the point of sale is also expected to gain popularity before the end of the decade. In the light of these trends, the future of bank credit and debit cards and the marketing opportunities they provide appear virtually unlimited. The bank card business is driven by technology, and success usually depends on rapid response to market opportunities. As cards become not only a source of credit, but also increasingly a source of immediate payment as well as a vehicle through which **banks** market a **multitude** of new products and services, they will achieve far greater sophistication. The technology is available and will be applied to enable banks to use more sophisticated credit and credit investigation systems, to **interface** with numerous domestic and international transaction systems, and to manage their business with the finite control to ensure profitability. The key to success comes from using the results of the technology judiciously. Bank card programs must find the right balance between a bank's needs and those of the customers. ( 0 Refs)

**Subfile:** D

**Descriptors:** banking; EFTS; point of sale systems

**Identifiers:** credit cards; **credit transactions**; market opportunities; bank card; electronic delivery system; financial services; **automated teller machines**; EFTS; point of sale; debit cards; credit investigation systems; profitability

**Class Codes:** D2050E (Banking)

15/5/6 (Item 1 from file: 583) [Links](#)  
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06692881

**When investing becomes as easy as sipping coffee**

INDIA: SHCIL TO SET UP MACHINE FOR SHARE TRADE  
Economic Times ( YZY ) 18 Sep 1998 p.1  
**Language:** ENGLISH

In India, Stock Holding Corporation of India Ltd (SHCIL) is planning to provide a touch **screen monitor** where investors can trade shares. The **monitors** will look like that of **automatic teller machines (ATM)** and a network will be linked to **several participating banks**. V-Sat connectivity will be provided by SHCIL, while banks will have to pay for the machine cost. SHCIL has made arrangements with Andhra and Central Bank, while talk is going on with Corporation Bank. These machines would be placed in public places. Investors would have to have a depository account with SHCIL, for which a smart card will be given. The investor can then place his order, and the shares would be **transferred** in or out of the persons account (which is operated by SHCIL) depending on his trade of whether to buy or sell, via the investors broker. Interested investors must have sufficient cash with participating banks in order to buy shares. \*

**Company:** CORPORATION BANK; ANDHRA & CENTRAL BANK; STOCK HOLDING CORPORATION; SHCIL

**Product:** Securities & Commodities Exchanges (6230); Securities Dealers (6211); Debt & Equity Securities (E5640);  
**Event:** General Management Services (26);  
**Country:** India (9IND);

19/5/8 (Item 8 from file: 2) [Links](#)  
Fulltext available through: [USPTO Full Text Retrieval Options](#) [STIC Full Text Retrieval Options](#)  
INSPEC

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03750184 **INSPEC Abstract Number:** B86059485, C86053151  
**Title:** Electrotechnology in banking and C/sup 3/  
**Author** Schulke, H.A., Jr.  
**Journal:** Signal vol.40, no.9 p. 213-14, 16, 19

**Publication Date:** May 1986 **Country of Publication:** USA  
**CODEN:** SGNAAZ **ISSN:** 0037-4938

**Language:** English **Document Type:** Journal Paper (JP)  
**Treatment:** General, Review (G)

**Abstract:** Examines how electrotechnology changed some of the major functions of banking. The **computer** has made it possible to offer a variety of interest options to the customer; interest from the day of deposit to the day of withdrawal on interest compounded daily. Cash management where the banks acts as an information intermediary as well as its traditional financial role in responding to

customer directions is another growing service. Automation is clearly evident in the growing number of **automated teller machines (ATM)**. The development of very sophisticated data **networks** that interconnect **various bank ATM systems** is a triumph in **interface** engineering between totally independent, non-compatible data **systems**, and might hold a clue for the command, control, and communication (C/sup 3/) community on how to solve their interconnection problems. ( 0 Refs)

**Subfile:** B C

**Descriptors:** banking; command and control **systems**; military **systems**; telecommunication **systems**

**Identifiers:** electrotechnology; command control and communications; cash management; military **systems**; telecommunication **systems**; banking; C/sup 3/; **automated teller machines**; data **networks**; **interface** engineering

**Class Codes:** B6210 (Telecommunication applications); B7930 (Military communications); C7120 (Finance); C7150 (Military)

19/5/10 (Item 10 from file: 2) [Links](#)

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INSPEC

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03061949 **INSPEC Abstract Number:** C83024990

**Title:** Omaha bank expects ATM switch to double its correspondent business

**Author** Perelman, E.S.

**Journal:** Bank Systems & Equipment vol.20, no.2 p. 75-6

**Publication Date:** Feb. 1983 **Country of Publication:** USA

**CODEN:** BSEQD6 **ISSN:** 0146-0900

**Language:** English **Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** First National Bank of Omaha has managed to successfully woo a number of respondent institutions its way, thanks, in large measure, to the Nebraska bank's **ATM switch interface**. The \$525 million-asset bank now operates a **switch interface** for six respondent institutions, in addition to itself. And FNB hopes to see that number double during the coming year. ( 0 Refs)

**Subfile:** C

**Descriptors:** bank data processing; EFTS

**Identifiers:** **automated teller machine**; correspondent banking; First National Bank of Omaha; Nebraska; **ATM switch interface**

**Class Codes:** C7120 (Finance)

19/5/21 (Item 8 from file: 583) [Links](#)

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05984691

**Book your holiday at the bank**

UK: 'BANK-AND-BUY SYSTEM' FOR BANKS

Daily Telegraph ( DT ) 10 May 1994 p.5

**Language:** ENGLISH

**Cash dispensers** at banks may soon be used to book holidays through the use of an interactive 'bank-and-buy system', according to the Cooperative Bank. The use of these systems would mean that bank customers could use a separate videolink to talk to their bank manager and their travel agent. The dispensers would be placed in fully-enclosed kiosks to give users security and privacy. Customers of the Cooperative Bank in Manchester already have a video link service for 24-hours-a-day at one **cash dispenser** in the city centre. High street banks also have plans to issue discount vouchers and sell advertising space via the dispensers, or **automated teller machines**. There is to be a trial by **two** of the **banks** on a scheme called ATM Marketing. Over a three month period, an on-screen message from advertisers will greet customers using the 150 ATMs taking part in the trial at the same time as they receive operating instructions.

**Company:** COOPERATIVE BANK

**Product:** Retail Banking Services (6006); Clearing Banks (6010CB ); Commercial Banks (6020); Nonbank Credit Institutions (6100);  
**Event:** Product Design & Development (33);  
**Country:** United Kingdom (4UK);

19/5/24 (Item 11 from file: 583) [Links](#)

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05784021

**Italy introduces ATM utility payments**

ITALY - ATM PAYMENT OF ELECTRICITY BILLS

Banking Technology ( BTY ) 1 February 1993 p8

ISSN: 0266-0865

Enel, the Italian state electricity corporation, moved electronic payments a step forward in Italy in December 1992 when it introduced a new way of paying quarterly bills, namely via Bancomat ATMs. Customers of three of the largest Italian banks now find Enel payments among the options on the **menu** at many of their ATMs. The banks are: Banca Commerciale Italiana, Banco Ambrosiano Veneto and Credito Italiano. The service will also be extended to **other banks**.

**Company:** BANCO AMBROSIANO VENETO; CREDITO ITALIANO; BANCA COMMERCIALE ITALIANA; ENEL

**Product:** Electronic Banking Services (6005); Data Processing in Finance Sector (7374FI);  
**Computer Services** (COSV);  
**Event:** NEW SERVICE EXTENSION (36);  
**Country:** Italy (4ITA); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420);

24/5/1 (Item 1 from file: 2) [Links](#)

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03834016 **INSPEC Abstract Number:** B87020179, C87017863, D87000807

**Title:** Moving data economically on US financial networks

**Author** Whitmore, L.F.

**Journal:** Communicate for the Telecommunications User vol.6, no.12 p. 32-4

**Publication Date:** Jan. 1987 **Country of Publication:** UK

**CODEN:** CTUSD8 **ISSN:** 0264-4509

**Language:** English **Document Type:** Journal Paper (JP)

**Treatment:** General, Review (G)

**Abstract:** Capital Bancshares of Baton Rouge, Louisiana, is a bank holding company with assets worth over \$500 million. It is in the forefront of progressive companies that have organised their network communications departments into strategic profit centres, through its independent subsidiary Capbanc Computer Corporation. To help reach its monthly profit objectives, Capbanc is pumping resources into two principal revenue generating areas. The first area is in local and nationwide ATM (automated teller machine) and EFT (electronic funds transfer) switching, and financial processing for other banks. The second area is in the development and leasing of an integrated software package that is custom tailored for Capbanc's domestic and international financial clientele. ( 0 Refs)

**Subfile:** B C D

**Descriptors:** automatic teller machines; banking; computer networks; EFTS; integrated software; software packages

**Identifiers:** US financial networks; Capital Bancshares; bank holding company; network communications departments; strategic profit centres; Capbanc Computer Corporation; ATM; automated teller machine; EFT ; electronic funds transfer; financial processing; integrated software package

**Class Codes:** B6210L (Computer communications); C5620 (Computer networks and techniques) ; C7120 (Finance); D2050E (Banking); D5020 (Networks and inter-computer communications)

24/5/2 (Item 2 from file: 2) [Links](#)

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03823546 **INSPEC Abstract Number:** B87013464, C87011540

**Title:** The Carte Bancaire network

**Author** Barthelemy, G.

**Conference Title:** Data Processing: From Discourse to Method. Convention Informatique 1986 p. 409-11 vol.2

**Publisher:** Convention Inf , Paris, France

**Publication Date:** 1986 **Country of Publication:** France 2 vol. (v+523+431) pp.

**ISBN:** 2 902574 20 7

**Conference Date:** 15-19 Sept. 1986 **Conference Location:** Paris, France

**Language:** French **Document Type:** Conference Paper (PA)

**Treatment:** Practical (P)

**Abstract:** The Carte Bancaire network today in development, will allow the interconnection on one side, of POS Terminals and ATM networks and, on the other side, of banks computers and international electronic fund transfer networks. ( 0 Refs)

**Subfile:** B C

**Descriptors:** bank data processing; computer networks; EFTS

**Identifiers:** Carte Bancaire network; POS Terminals; ATM networks; banks computers ; international electronic fund transfer networks

**Class Codes:** B6210L (Computer communications); C5620 (Computer networks and techniques) ; C7120 (Finance)

24/5/4 (Item 1 from file: 256) [Links](#)

TecInfoSource

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00159943 **Document Type:** Review

**Product Names:** Banks (830381)

**Title:** IFX Gains Speed As Message Standard

**Author:** Adams, John

**Source:** Bank Technology News , v19 n2 p28(1) Feb 2006

ISSN: 1060-3506

**Homepage:** <http://www.banktechnews.com>

**File Segment:** Review

**Record Type:** Product Analysis

Many banks and financial institutions are turning to the International Financial eXchange (IFX) Forum to help them manage different message formats. Because different channels are used, as well as different types of systems, among various businesses, it is imperative that some type of message-format standard be developed for banking transactions, such as **automatic teller machines (ATMs)**. The development of standards for different message formats is especially important because many banks are expanding into international markets. Banks are also automating more of their branches. The IFX Forum has different working groups addressing such issues as business banking services, point-of-sale technology, Web services, electronic bill payments, **ATMs**, and branch-banking services. Depending on their personal interests, IFX Forum members select which areas they would like to work on, and then collaborate on the development of new standards. Members include major financial institutions, as well as technology companies, including Bank of America, JPMor Chase, Wells Fargo, Sun Microsystems, and Microsoft, to name a few. By sharing ideas and creating a single standard, the participating institutions and businesses save money, time, and effort.

**Company Name:** TecTerms (999999)

**Descriptors:** Financial Information; Financial Institutions; Standards

**Revision Date:** 20070300

24/5/6 (Item 2 from file: 475) [Links](#)

Wall Street Journal Abs

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06770453

**CITICORP BANK JOINS ATM NETWORK STARTED BY NEW YORK RIVAL**

Wall Street Journal , Col. 3 , Pg. 17 , Sec. C

Tuesday June 7 1994

**Document Type:** Newspaper **Journal Code:** WSJ **Language:** English **Record Ty**



**Abstract:**

Citicorp has joined the NYCE funds-transfer network, which was formed by several New York banks to compete with Citibank's ATM network (S)

**Company Names:** CITICORP; CITIBANK

**Descriptors:** AUTOMATIC TELLER MACHINES (ATM)

24/5/8 (Item 2 from file: 583) [Links](#)

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09320842

**Kartu Universal bisa dipakai di ATM BCA**

INDONESIA: BCA, BANK UNIVERSAL JOIN FORCES

Bisnis Indonesia ( XAI ) 03 Jul 2000 p.6

**Language:** INDONESIAN

Commencing August 2000, the ATM <automated teller machine> cardholders of Indonesia-based PT Bank Universal will be able to withdraw cash from PT Bank Central Asia's (BCA) ATMs throughout Indonesia. In the pipeline, the said two banks hope to extend inter-bank transfer and bill payment services to the cardholders. Both banks inked the memorandum of understanding regarding the said co-operation during the third week of June 2000.

**Company:** BCA; BANK CENTRAL ASIA; BANK UNIVERSAL

**Product:** Electronic Point of Sale Systems (3573EP); Electronic Banking Svcs (6005);

**Event:** Company Formation (14);

**Country:** Indonesia (9INO);

24/5/10 (Item 4 from file: 583) [Links](#)

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09155757

**SCB expands ATM services**

THAILAND: ATM SERVICE EXPANSION OF SCB

Bangkok Post ( XBN ) 07 Sep 1999 business p.3

**Language:** ENGLISH

Third-party transfers to other bank customers via the ATM network of Thailand's Siam Commercial Bank (SCB) are now available to the bank's customers. Up to seven transactions can be made by the customers each day. For normal cardholders, the maximum daily transfers are B 30,000 and B 50,000 for goldcard users. B 10 will be the charge for the transfer of savings accounts and B 20 for transferring current accounts.

**Company:** SCB; SIAM COMMERCIAL BANK

**Product:** Retail Banking Services (6006); Clearing Banks (6010CB ); Commercial Banks (6020); Electronic Point of Sale Systems (3573EP); Electronic Banking Svcs (6005);  
**Event:** Plant/Facilities/Equipment (44); Planning & Information (22);  
**Country:** Thailand (9THA);

24/5/16 (Item 10 from file: 583) [Links](#)

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06135094

**El Santander revoluciona la operativa de sus clientes en cajeros con/**

SPAIN: NEW 4B SERVICES FROM BANCO SANTANDER

Cinco Dias ( CDS ) 31 Mar 1995 p.12

**Language:** SPANISH

As part of its strategy to develop its electronic banking capabilities, Banco Santander of Spain has announced the launch of its 'Special Service' for its 4B cardholders, allowing them access to a new range of services via the 4B **automated teller machine** network. Customers will be able to carry out bank transfers in Banco Santander accounts, but also **transfers to other banks** and savings **banks** even if they are not 4B operators. The new service will also give clients access to their pension funds with the Santander, allowing them to consult the balance, partly liquidate or top-up the fund.

**Company:** BANCO SANTANDER

**Product:** Retail Banking Services (6006); Clearing Banks (6010CB ); Commercial Banks (6020); **Cash Dispensers/ATM Systems** (3573CD); Electronic Banking Svcs (6005);  
**Event:** Product Design & Development (33);  
**Country:** Spain (4SPA);

29/5/1 (Item 1 from file: 2) [Links](#)

Fulltext available through: [USPIO Full Text Retrieval Options](#) [STIC Full Text Retrieval Options](#)  
INSPEC

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05100467

**Title:** Aggressive ATM strategy

**Author** Fassett, W.S.

**Journal:** Bank Management vol.67, no.12 p. 58

**Publication Date:** Dec. 1991 **Country of Publication:** USA

**CODEN:** BMAAE9 **ISSN:** 1049-1775

**Language:** English **Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** At Valley Bank of Nevada. ATMs are more than a supplemental retail strategy. They're a profit-center that is continually growing in importance. In fact, the bank projects that 90% of its teller-line transactions will one day be handled on ATMs. When competitive banks began introducing ATMs with color **monitors** and **other** enhancements, the **bank** knew it needed to

upgrade. It chose to start installing InterBold's i Series machines with their multimedia dispensers, color graphics, electronic data capture and check processing modules. InterBold is a joint venture between Diebold and IBM focusing on self-service banking technology. ( 0 Refs)

**Subfile:** D

**Descriptors:** automatic teller machines; banking

**Identifiers:** ATM strategy; Valley Bank of Nevada; upgrade; InterBold's i Series machines ; Diebold; IBM

**Class Codes:** D2050E (Banking)

[File 15] **ABI/Inform(R)** 1971-2008/Jan 16  
(c) 2008 ProQuest Info&Learning. All rights reserved.

[File 16] **Gale Group PROMT(R)** 1990-2008/Jan 09  
(c) 2008 The Gale Group. All rights reserved.

*\*File 16: Because of updating irregularities, the banner and the update (UD=) may vary.*

[File 148] **Gale Group Trade & Industry DB** 1976-2008/Jan 03  
(c)2008 The Gale Group. All rights reserved.

*\*File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.*

[File 160] **Gale Group PROMT(R)** 1972-1989  
(c) 1999 The Gale Group. All rights reserved.

[File 275] **Gale Group Computer DB(TM)** 1983-2008/Jan 16  
(c) 2008 The Gale Group. All rights reserved.

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2008/Jan 04  
(c) 2008 The Gale Group. All rights reserved.

[File 9] **Business & Industry(R)** Jul/1994-2008/Jan 17  
(c) 2008 The Gale Group. All rights reserved.

[File 20] **Dialog Global Reporter** 1997-2008/Jan 17  
(c) 2008 Dialog. All rights reserved.

[File 476] **Financial Times Fulltext** 1982-2008/Jan 17  
(c) 2008 Financial Times Ltd. All rights reserved.

[File 610] **Business Wire** 1999-2008/Jan 17  
(c) 2008 Business Wire. All rights reserved.

*\*File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 613] **PR Newswire** 1999-2008/Jan 17  
(c) 2008 PR Newswire Association Inc. All rights reserved.

*\*File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 624] **McGraw-Hill Publications** 1985-2008/Jan 17  
(c) 2008 McGraw-Hill Co. Inc. All rights reserved.

*\*File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

[File 636] **Gale Group Newsletter DB(TM)** 1987-2008/Jan 16  
(c) 2008 The Gale Group. All rights reserved.

[File 634] **San Jose Mercury** Jun 1985-2008/Jan 15  
(c) 2008 San Jose Mercury News. All rights reserved.

[File 810] **Business Wire** 1986-1999/Feb 28  
(c) 1999 Business Wire . All rights reserved.

[File 813] **PR Newswire** 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc. All rights reserved.

; d s

Set	Items	Description
S1	676625	S ((AUTOMATED OR AUTOMATIC) (W) (TELLER OR TRANSACTION OR SERVICE OR BANK?) OR CASH OR MONEY OR BANK?) (W) (MACHINE? OR TERMINAL? ? OR DISPENSER? ?) OR ELECTRONIC() TELLER? ? OR ATM OR ATMS
S2	608668	S S1 NOT (ATM) (CELL? ? OR PROTOCOL? ?) OR ASYNCHRONOUS() TRANSFER() MODE)
S3	136569	S FRONT() END? ? OR FRONTEND? ? OR INTERFACE? ? OR MENU? ? OR GUI OR GUIS OR DISPLAY? ? OR SCREEN? ? OR MONITOR? ? OR LCD OR LCDS OR TOUCHSCREEN? ?
S4	122769	S (ANOTHER OR OTHER OR SECOND OR 2ND OR DIFFERENT OR SEPARATE OR PLURAL OR PLURALITY OR MULTIPLE? OR MULTI OR SEVERAL OR TWO OR 2 OR NUMEROUS OR MANY OR NUMBER OR MYRIAD OR MULTITUD? OR VARIOUS OR ARRAY? ? OR NON() ASSOCIATED OR UNRELATED) (3N) (BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT OR CREDIT) () (INSTITUTION? ? OR ENTITY OR ENTITIES) OR SAVINGS(2W) LOAN? OR S() L OR CREDIT() UNION? ? OR INSTITUTION? ? OR ORGANIZATION? ?)
S5	417769	S ORDER? ? OR DEALING? ? OR ACTION? ? OR TRADE? ? OR TRADING OR TRANSACTION? ? OR EXCHANG??? OR TRANSFER? OR ACTIVITY OR EVENT? ? OR MESSAGE? ?
S6	101239	S S5 (3N) (TRANSMIT? OR DISPATCH??? OR CONVEY??? OR SEND??? OR RELAY??? OR SENT OR FORWARD??? OR TRANSFER? OR INITIAT???)
S7	134177	S S5 (3N) (SETTL??? OR RECONCIL??? OR TRANSFER? ? OR TRANSFERR??? OR AUTHORIZ??? OR CONCLUD??? OR FINALIZ??? OR EFFECT??? OR PAY OR PAYS OR PAYING OR EXECUTING OR FINANC??? OR CREDIT??? OR APPROV? OR PERMIT? ? OR PERMIT??? OR COMMIT OR ABORT???)
S8	476386	S RELAY() CENTER? ? OR NETWORK? ? OR LAN OR WAN OR SYSTEM? ? OR INTERCONNECTING OR SUBNETWORK? OR SUB() NETWORK OR NODE? ? OR CONNECTOR? ? OR ROUTER? ? OR SWITCH? ? OR RELAY? ? OR INTERCHANGE? ? OR SERVER? ? OR COMPUTER?
S9	0	S AU=(MIYAZAKI, M? OR MIYAZAKI M? OR MIYAZAKI (1N) (M OR MASAKI))
S10	0	S AU=(HASEGAWA, A? OR HASEGAWA A? OR HASEGAWA (1N) (A OR AKIRA))
S11	19968	S S2 (5N) S3
S12	69	S S11 (3N) S4
S13	47	S S12 (S) (S6 OR S7)
S14	34	S S13 NOT PY>2000
S15	3007	S (S6 OR S7) (5N) S4
S16	876	S S15 (20N) S2
S17	513	S S16 (40N) S8
S18	322	S S17 NOT PY>2000
S19	155	RD (unique items)
S20	155	S S19 NOT S14
S21	479	S S16 (20N) S8
S22	142	S S20 (S) S21
S23	27	S S22 AND S3
S24	0	S S14 AND S15

23/3,K/6 (Item 6 from file: 15) [Links](#)

ABI/Inform(R)

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01209568 98-58963

**An unwanted spillover effect?**

Mitchell, Richard

Credit Card Management v9n2 pp: 14-18

May 1996

ISSN: 0896-9329 **Journal Code: CCM**

**Word Count: 1478**

**Text:**

...more mainstream locations, such as shopping centers and even in some bank branches.

While most financial institutions only surcharge transactions initiated by other banks' cardholders, a growing number of ATMs being deployed by non-banks, such as Dallas-based Affiliated Computer Services and Electronic Data Systems, require all users to pay the extra fees.

Before Plus and Cirrus lifted their surcharge...revert back to visiting branches, but competing banks also could steal their customers through on-screen marketing at surcharged machines. If a cardholder frequently pays fees at a specific ATM, the transaction acquirer could flash a message on the screen informing the user that the transaction could be free if he or she opens an...

14/3,K/3 (Item 3 from file: 15) [Links](#)  
ABI/Inform(R)  
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00684062 93-33283  
**ATMs: Here, there and everywhere**

Danowski, Alyson  
Bank Marketing v25n2 pp: 53  
Feb 1993  
ISSN: 0888-3149 **Journal Code: BNM**  
**Word Count: 560**  
**Text:**

...utility bill payments.

A more recent trend in the ATM arena is the use of **ATM screens** to advertise the **bank's** or **another** company's products and services. Cross-selling through the use of inexpensive, quickly programmed advertisements...

14/3,K/9 (Item 6 from file: 16) [Links](#)  
Gale Group PROMT(R)  
(c) 2008 The Gale Group. All rights reserved.  
06354655 **Supplier Number: 54685295 (USE FORMAT 7 FOR FULLTEXT)**

**MARKETING TO MINORITIES Network Survey Suggests Some Groups Favoring ATM And Debit.**  
EFT Report, v 22, n 10, p NA  
May 19, 1999  
**Language: English Record Type: Fulltext**  
**Document Type: Newsletter; Trade**  
**Word Count: 1070**

...of an ATM, she speculates.

For instance, in areas where fluent English is not universal, **Bank One**, like **many banks**, lets **ATM** users select Spanish **menus**, "so any language barrier is overcome," Piel says.

Marketing To Everyone  
The results of the...

14/3,K/11 (Item 8 from file: 16) [Links](#)  
Gale Group PROMT(R)  
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05350501 **Supplier Number: 48138877 (USE FORMAT 7 FOR FULLTEXT)**

**ATMs are latest place-based ad medium**

Arndorfer, James B.

Advertising Age, p 12

Nov 24, 1997

**Language:** English **Record Type:** Fulltext

**Document Type:** Magazine/Journal; Tabloid; Trade

**Word Count:** 331

...EDS Consumer Network Services.

The ads, which go a step beyond the banner ads that **many banks** now run on **ATM screens**, will play when the machine is processing the transaction and will add no time to...

14/3,K/14 (Item 11 from file: 16) [Links](#)

Gale Group PROMT(R)

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02971721 **Supplier Number:** 44026666 (USE FORMAT 7 FOR FULLTEXT)

**Online Patent Makes Home Banking Cheaper 08/09/93**

Newsbytes, p N/A

August 9, 1993

**Language:** English **Record Type:** Fulltext

**Document Type:** Newswire; General Trade

**Word Count:** 949

...at cash stations or on other merchant terminals. Since Lawlor's system offers the same **interface** used on **bank ATM** machines, **many** consumers already know how to use them.

There's also something in it for merchants...

14/3,K/15 (Item 12 from file: 16) [Links](#)

Gale Group PROMT(R)

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02561966 **Supplier Number:** 43397503 (USE FORMAT 7 FOR FULLTEXT)

**Financial Firm Opts For Matrix Switches**

CommunicationsWeek, p 27

Oct 26, 1992

**Language:** English **Record Type:** Fulltext

**Document Type:** Newsletter; Trade

**Word Count:** 425

...In addition to moving to digital connections, FIS also



decentralized its network by putting a **front-end** processor that supports **ATM** networks and **other bank** terminals into a new node in Boca Raton. It's possible to run the network...

14/3,K/20 (Item 5 from file: 148) [Links](#)

Gale Group Trade & Industry DB

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06509734 **Supplier Number:** 14465537 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**ATMs: here, there and everywhere. (automated teller machines) (Information Center Issues)**

Danowski, Alyson

Bank Marketing , v25 , n2 , p53(1)

Feb , 1993

ISSN: 0888-3149

**Language:** ENGLISH

**Record Type:** FULLTEXT; ABSTRACT

**Word Count:** 620 **Line Count:** 00050

**Abstract:** ...off-site ATMs, the sale of nonfinancial products such as stamps and transit tickets through ATMs, and the use of **ATM screens** for advertising **other bank** services. Information on the latest developments in the use of ATMs for promotional and marketing...

...utility bill payments.

A more recent trend in the ATM arena is the use of **ATM screens** to advertise the **bank's** or **another** company's products and services. Cross-selling through the use of inexpensive, quickly programmed advertisements...

14/3,K/22 (Item 7 from file: 148) [Links](#)

Gale Group Trade & Industry DB

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02827550 **Supplier Number:** 04254465 (USE FORMAT 7 OR 9 FOR FULL TEXT )

**Discounters switch on electronic funds transfer systems.**

Discount Store News , v25 , p173(1)

May 26 , 1986

ISSN: 0012-3587

**Language:** ENGLISH

**Record Type:** FULLTEXT

**Word Count:** 734 **Line Count:** 00057

...stake include what benefits accrue from having an ATM within a store, and whether local **banks** will **interface** the **various regional ATM** networks and structure their financial charges to make cash-less

transactions worthwhile.

14/3,K/29 (Item 2 from file: 20) [Links](#)

Dialog Global Reporter

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14186004 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**S2 Systems Partners with ProAmerica to Deliver Next Generation ATM Network Monitoring Solution; S2's Open/2: SENTINEL Drives Efficiency and Increases Profitability of ATM Networks**

BUSINESS WIRE

December 11, 2000

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 555

...management (CRM) solutions, have partnered to develop a next generation ATM monitoring solution that enables **financial institutions** and **other** network operators to **monitor**, manage and maintain **ATM** and POS devices on a proactive individual basis.

Open/2: SENTINEL is driven by S2...

14/3,K/34 (Item 1 from file: 636) [Links](#)

Gale Group Newsletter DB(TM)

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02525597 **Supplier Number:** 45087286 (USE FORMAT 7 FOR FULLTEXT)

**Processors Declare MAC Members Open Territory**

Bank Network News , p N/A

Oct 25 , 1994

**Language:** English **Record Type:** Fulltext

**Document Type:** Newsletter ; Trade

**Word Count:** 906

...by outside processors, to price access the same for all processors and

to allow member **financial institutions** to **display** **multiple** network marks on **ATMs** and cards.

For years, EPS and MAC had been blasted for a closed door policy...

23/3,K/2 (Item 2 from file: 15) [Links](#)

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02043950 56480433

## ATMs: More than the box has changed

Dernovsek, Darla

Credit Union Executive Journal v40n4 pp: 6-10

Jul/Aug 2000

ISSN: 1098-0113 Journal Code: CUE

Word Count: 2090

### Abstract:

...an extranet. The third step, which is 5-10 years away, is creating open architecture systems giving ATM users an even wider range of self-service transactions. Many credit unions upgraded their ATM processors and other systems as part of their year-2000 efforts. Now they can use this investment to turn...

### Text:

...allowing Microsoft Windows to run on a variety of machines and provide a friendly, Windows-style interfaces) to provide broader service options to ATM customers. An intranet often allows the credit union's ATM transaction screen to appear identical to its home banking screen.

The second step, expected in the next three to five years, is creating an extranet...

...at the ATM. In addition to an appropriate processor, these applications require a 15-inch screen that can provide quality graphics and full-motion video, and a printer that can produce...

...offers.

"We'll see a lot more advertising and marketing to the members through the screens, whether it's just static motion screens or video," Metzger predicts. Credit unions might advertise a car loan offer on the ATM screen, then ask members to indicate whether a document should be printed to allow them to...

...if they are handled properly, Metzger says. Many financial institutions place advertisements on the welcome screen, so members view the ad while preparing to start the transaction. Another option is to run the advertisement while the transaction is being authorized, replacing today's "please wait" screen.

"The consumers who have tried this have perceived the transaction to go quicker when there...time, Metzger expects more credit unions to become interested in Internet functions allowing the ATM screen to duplicate home banking functions.

In the meantime, Metzger urges credit unions to research what...credit unions plan ahead to equip the ATM "box" with the latest applications for processors, **screens**, printers, and security systems.

By using these advancements to tie into the Internet and enhance...

23/3,K/6 (Item 6 from file: 15) [Links](#)

ABI/Inform(R)

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01209568 98-58963

**An unwanted spillover effect?**

Mitchell, Richard

Credit Card Management v9n2 pp: 14-18

May 1996

ISSN: 0896-9329 **Journal Code: CCM**

**Word Count: 1478**

**Text:**

...more mainstream locations, such as shopping centers and even in some bank branches.

While most financial institutions only surcharge **transactions initiated by other banks'** cardholders, a growing **number of ATMs** being deployed by non-banks, such as Dallas-based Affiliated **Computer Services** and Electronic Data **Systems**, require all users to pay the extra fees.

Before Plus and Cirrus lifted their surcharge...revert back to visiting branches, but competing banks also could steal their customers through on-**screen** marketing at surcharged machines. If a cardholder frequently pays fees at a specific ATM, the transaction acquirer could flash a message on the **screen** informing the user that the transaction could be free if he or she opens an...

23/3,K/7 (Item 7 from file: 15) [Links](#)

ABI/Inform(R)

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01027173 96-76566

**The credit union connection**

Hanke, Ed

Credit Union Management v18n5 pp: 36-38  
May 1995  
ISSN: 0273-9267 **Journal Code:** CUM  
**Word Count:** 1606  
**Text:**

...having to shop for another financial institution.

Meanwhile, CCSECU earns fee income from FTFCU--and other participating institutions--on a per-transaction basis. Conversely, it **pays transaction** fees to other **credit unions** in the **network** that happen to serve CCSECU members.

Members benefit from expanded locations and an increased **network** of accessible **ATMs**--all identified by the CU Access logo.

Another benefit on the credit union side is...

...of its branches. The program is indicated by a "shared branching" icon on the computer **screen**. The

23/3,K/8 (Item 8 from file: 15) [Links](#)  
ABI/Inform(R)  
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00690082 93-39303

**Behind the money market: Clearing and settling money market instruments**

Mengle, David L  
Economic Review (Federal Reserve Bank of Richmond) v78n5 pp: 3-11  
Sep/Oct 1992  
ISSN: 0094-6893 **Journal Code:** ERR  
**Word Count:** 5937  
**Text:**

...problems could extend to accounting systems and thereby make it difficult for system participants to **monitor** their credit exposures to other participants. Finally, at the time a participant fails to meet...

...that settlement obligations can be met. Once a participant is admitted, the clearing organization should **monitor** the participant's financial condition to ensure that it does not pose losses to the...

...participants if a failure occurs, a loss-sharing agreement can create incentives for banks to **monitor** the soundness of other banks in the

system. CHIPS adopted settlement finality and a loss...of the money market,  
the reader should consult Marcia Stigum's treatment in After the Trade.

2. Wholesale Wire **transfer** net**Works** link **banks** with each other. In contrast, retail wire **transfer systems**, such as **automated teller machine networks**, link banks with consumers.

3. If the two banks are in separate Federal Reserve districts...

23/3,K/10 (Item 1 from file: 16) [Links](#)

Gale Group PROMT(R)

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07601234 **Supplier Number:** 63641938 (USE FORMAT 7 FOR FULLTEXT)

**Xpedian to Acquire High-Tech Global-Vision.**

Business Wire, p 2632

July 24, 2000

**Language:** English **Record Type:** Fulltext

**Document Type:** Newswire ; Trade

**Word Count:** 806

...on plastic cards, Chang's seminal accomplishments include:

- First person to develop the stand-alone **ATM** front-end **network system** that can interface with **multiple financial institutions** for **financial transaction** authorization

- Pioneered putting gasoline dispensers online to authorization **networks**

- First person to develop and deploy encryption devices for bank transaction data

- Created a **GUI** based application generator and database system in 1987 and subsequently marketed vertical industry applications, including...

23/3,K/22 (Item 2 from file: 275) [Links](#)

Gale Group Computer DB(TM)

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01250792 **Supplier Number:** 06277638 (Use Format 7 Or 9 For FULL TEXT )  
**ATM problems nip at bankers' heels.**

Luchsinger, Gretchen

Computers in Banking , v5 , n3 , p12(3)

March , 1988

ISSN: 0742-6496

**Language:** ENGLISH **Record Type:** FULLTEXT; ABSTRACT

**Word Count:** 2168 **Line Count:** 00165

**Abstract:** ...ATM maintenance. Problems such as condition of dispensing currency, errors in the hardware and software **interface** and misuse of the system by customers, are still an issue. Network situations offer different ...

...mistakes in a transaction because they are confused."

A common source of error is the **interface** between hardware and software. Banks that buy new hardware without replacing the software frequently experience...a domestic problem that the customer solves by going to his own bank."

However, many **networks**, including Cirrus, are implementing **systems** that will help cut down on errors between banks. "We use what we call a double commit, where after the transaction is verified, the

**ATM** sends a second message saying 'I have dispensed the cash' and the **bank sends back another message** acknowledging that the transaction has happened," says Burchfield.

Another issue revolves around **network** standards--the performance standards imposed on member banks by **networks**. These involve a certain percentage of uptime at each ATM location as well as rules...

23/3,K/24 (Item 2 from file: 9) **Links**

Business & Industry(R)

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01869034 Supplier Number: 24685977

**Online Debit Online**

( UTM Systems develops a device that will allow consumers to pay for purchases through the Internet with online debit cards )

Card Fax , v 1999 , n 119 , p 1

June 18, 1999

**Document Type:** Electronic Journal ( United States )

**Language:** English **Record Type:** Fulltext

**Word Count:** 159

**TEXT:**

...consumers to pay for purchases through the Internet with online debit cards. The UTM machine **interfaces** directly with an individual's bank thorough existing electronic funds transfer networks and can be...

...shoppers slide their credit or debit card into the device, which is

inserted into the **computer's** floppy disk drive. An ATM-like **interface** will appear on the **computer** screen and request PIN entry. Once verified, the payment transaction is routed through an EFT **network** like an **ATM** transaction. UTM Systems is finalizing agreements with **several banks**. Banks will supply the device to its customers free-of-charge. The banks will pay the...  
...cost per device, and in exchange they can promote themselves through banner ads on the **interface**. UTM Systems will pilot the program in the fall and will introduce the device in time for...

23/3,K/26 (Item 2 from file: 20) [Links](#)

Dialog Global Reporter

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03346693 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**NatWest muscles in on DSS deal**

**Bank's bid to pay benefits via cashpoints deepens gloom for faltering Pathway project.**

COMPUTING, p 1

November 05, 1998

**Journal Code:** WCOM **Language:** English **Record Type:** FULLTEXT

**Word Count:** 250

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...faltering GBP1 billion Pathway benefits payment project by showing government officials an alternative, ATM-based **system**, writes Dan Sabbagh.

NatWest would use its existing **ATM network** to pay benefits as cash and coins or as a smart card **credit**, or to **transfer** the funds to **another bank** account, positioning it as a rival to Pathway.

...is important,' she said.

An ATM-based system could effectively be used as an electronic **front end** to government.

Paul Smith, research manager at public-sector IT consultancy, Kable, said: 'The battle...

23/3,K/27 (Item 1 from file: 636) [Links](#)

Gale Group Newsletter DB(TM)

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03081273 **Supplier Number:** 46296906 (USE FORMAT 7 FOR FULLTEXT)

**An EFT Feud Prompts A Merger Challenge**

Bank Network News, v 14, n 22, p N/A

April 11, 1996

**Language:** English **Record Type:** Fulltext



**Document Type:** Newsletter ; Trade  
**Word Count:** 1283

...Community Bankers of Minnesota. While Shazam cardholders can use the machines of the three proprietary **networks** for cash withdrawals, with the transactions routed through the national Cirrus and Plus **ATM networks**, those **networks** do not accept deposits.

Olson says negotiations with the three **networks** go back to 1989, when **several** of the smaller **financial institutions** formed the Minnesota **Transfer System**, a nonprofit **network** that outsourced its processing to the Iowa **Transfer System**, owner of Shazam. In 1994, the Minnesota **network** was merged into Shazam. At present, 101 of the 833 financial institutions in Minnesota belong...

...in restraint of trade in provision of electronic banking services by refusing to permit direct **interface** between its ATM network (Instant Cash) and a newer, independent competitor (Shazam)."

Among the evidence...

File Segment: EPI;  
DWPI Class: T01; T05  
Manual Codes (EPI/S-X): T01-J05A; T05-L03E

18/5/4 (Item 1 from file: 347) [Links](#)

JAPIO

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05075338 \*\*Image available\*\*



**SCREEN DISPLAY SYSTEM FOR AUTOMATIC TELLER MACHINE AGAINST USE OF OTHER BANK CARDS**

**Pub. No.:** 08-030838 [JP 8030838 A]

**Published:** February 02, 1996 (19960202)

**Inventor:** FUJINAMI MASATAKA

HAYASHI MANABU

MATSUOKA MASACHIKA

**Applicant:** HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan)

HITACHI CHUBU SOFTWARE LTD [491081] (A Japanese Company or Corporation), JP (Japan)

**Application No.:** 06-160941 [JP 94160941]

**Filed:** July 13, 1994 (19940713)

**International Class:** [ 6 ] G07D-009/00; G06F-019/00; G07D-013/00; G07F-019/00

**JAPIO Class:** 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4 (INFORMATION PROCESSING -- Computer Applications)

**JAPIO Keyword:** R087 (PRECISION MACHINES -- Automatic Banking)

**ABSTRACT**

**PURPOSE:** To eliminate the puzzlement of a user and also to prevent the misinput of data by limiting the present state display screens within those of an ATM (automatic teller machine) for the dispensing transactions which are carried out through the ATM and then displaying a transaction screen that is most approximate to the screen specifications of the relevant bank for the dispensing transactions carried out by means of the cards of other banks.

**CONSTITUTION:** The transaction screens of each bank are held in an ATM. When a dispensing transaction is started, a combination of display patterns is decided by the bank code of a read card for a password number input screen, a dispensing amount input screen and an amount confirmation screen respectively. Thereafter a screen equal to that of a relevant bank is displayed. Thus a transaction screen that is most approximate to the screen specifications of the corresponding bank is displayed for the dispensing transaction which is carried out by means of a card of another bank. Thus it is possible to eliminate the puzzlement and discontent of a user caused by his unfamiliar screens and then to prevent the misinput of data. Furthermore the ATM processing time can also be shortened.

23/5/1 (Item 1 from file: 350) [Links](#)

Derwent WPIX

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[JP,08-030838,A(1996)]

**FULL CONTENTS CLAIM + DETAILED DESCRIPTION TECHNICAL FIELD PRIOR ART**  
**EFFECT OF THE INVENTION TECHNICAL PROBLEM MEANS OPERATION EXAMPLE**  
**DESCRIPTION OF DRAWINGS DRAWINGS**

**Disclaimer:**

This English translation is produced by machine translation and may contain errors. The JPO, the INPIT, and those who drafted this document in the original language are not responsible for the result of the translation.

**Notes:**

1. Untranslatable words are replaced with asterisks (\*\*\*\*).
2. Texts in the figures are not translated and shown as it is.

Translated: 00:14:07 JST 01/24/2008

Dictionary: Last updated 01/18/2008 / Priority: 1. Electronic engineering / 2. Business / 3. Technical term

**[Abstract]**

**[Objects of the Invention]** Although restricted to the screen of the cash Consumer Transaction Facility, when payment dealings are conducted with a foreign bank card, by displaying the dealings screen nearest to the screen specification of the bank, the screen which indicates by the present condition when conducting payment dealings in cash Consumer Transaction Facility removes puzzlement of a user, and prevents the incorrect input of data again.

**[Elements of the Invention]** The dealings screen of each bank is held in cash Consumer Transaction Facility. At the time of a payment dealings start, in bank code of the led card, the combination of the display pattern of a PIN input screen, the amount-of-money input screen for payment, and an amount-of-money confirmation screen is determined, and the same screen as a processing bank is displayed henceforth.

**[Effect]** In cash Consumer Transaction Facility, when conducting payment dealings with a foreign bank card, by displaying the dealings screen nearest to the screen specification of the bank, a user can prevent the incorrect input of puzzlement by the screen different from usual, dissatisfaction, and the data that happens from there, and can also shorten processing time.

**CLAIMS**

**[Claim(s)]**

**[Claim 1]** The screen display system which displays the screen of the specification same when cash Consumer Transaction Facility is used with a foreign bank card as the screen which the bank which published the card shows with cash Consumer Transaction Facility of a self-line.

**[Claim 2]** The screen displayed by Claim 1 is a screen display system which chooses from the screen which decides a processing bank and is held to cash Consumer Transaction Facility in bank code in the magnetic stripe of the inserted banking card, and is displayed.

**[Claim 3]** The screen displayed by Claim 1 is a control system which lessens a registration amount of data by consisting of some parts and registering the screen of bank specification by the combination pattern of screen parts.

**DETAILED DESCRIPTION**

[Detailed Description of the Invention]

[0001]

[Industrial Application] This invention can be used for cash Consumer Transaction Facility in the bank which is carrying out the foreign bank tie-up.

[0002]

[Description of the Prior Art] Dealings screens which display conventional cash Consumer Transaction Facility at the time of a PIN input, such as a screen, and an amount-of-money input screen for payment, an amount-of-money confirmation screen, expressed the same screen also as the self-line card or the foreign bank card.

[0003] Moreover, although there was JP,H3-275552,A as patent of changing the screen displayed using the information in a card, this was service to a self-line user.

[0004]

[Problem to be solved by the invention] Cash Consumer Transaction Facility of a self-line is used for conventional cash Consumer Transaction Facility from usually. When the user familiar to operation in the screen used cash Consumer Transaction Facility of a foreign bank, there was a problem that trading hours will become it long that it is as incorrect-inputting data \*\*\*\* [ and ]. [ being puzzled since screens differ ]

[0005] There is the purpose of this invention in shortening the trading hours by canceling a data incorrect input while canceling the puzzlement of the above-mentioned user and uneasiness which are a foreign bank user.

[0006]

[Means for solving problem] In order to attain the above-mentioned purpose, the screen specification currently used by each bank in the control unit of cash Consumer Transaction Facility is registered, and it has the function which displays the same screen as the screen specification of a user's bank in bank code currently recorded on the magnetic stripe of the banking card inserted in cash Consumer Transaction Facility.

[0007]

[Function] Since the user who uses cash Consumer Transaction Facility with a foreign bank card can conduct payment dealings on the screen near the dealings screen of a self-line, puzzlement by the screen different from usual, insecurity, and the incorrect input of the data which happens from there can be prevented, and the processing time in cash Consumer Transaction Facility is also shortened.

[0008]

[Working example] Drawing 1 - drawing 4 explain one work example of this invention hereafter.

[0009] Drawing 1 is the block diagram showing an example of the appearance of cash Consumer Transaction Facility which performs this invention. It is formed from the bill ON payment part 1 which performs ON payment of cash, the coin ON payment part 2, the card part 3 which performs the lead of a magnetic card, the receipt part 4 which prints and emits a use receipt, the display 11 which displays an operation leading guide character, and the touch panel 12 which performs dealings selection etc. so that it may illustrate.

[0010] Drawing 2 is the block diagram showing the composition of cash Consumer Transaction Facility shown in drawing 1. The bill ON payment part 1, the coin ON payment part 2, the card part 3, the receipt part 4, a display 11, and a touch panel 12 are as having explained in drawing 1. The control part 10 controls dealings etc. The printing part 21 prints to a magnetic card.

[0011] Drawing 3 is the flow chart of payment dealings of ordinary savings accounts. Moreover, drawing 4 is the screen pattern table and the various screen specifications which have registered the

dealings screen specification which each bank is using for every bank Cord. This screen pattern table 30 classifies into three, a PIN input screen, the amount-of-money input screen for payment, and an amount-of-money confirmation screen, the screen displayed at the time of payment dealings, divides each screen into some parts further, and registers the combination of the screen part pattern constituted for every bank. Let [ confirmation screen / the ten key pattern 31 at the time of a number input, and / amount-of-money ] the contents of a display of each screen part be the existence of an amount-of-money confirmation screen, and the \*\* key pattern 32 pushed at the time of the amount-of-money check in \*\* about a PIN input screen and the amount-of-money input screen for payment.

[0012] In cash Consumer Transaction Facility, when payment dealings are conducted using an ordinary savings account card and the inserted card belongs to a foreign bank, the screen display system which displays the screen nearest to the screen specification of the bank is explained.

[0013] First, \*\* which presses the drawer key for payment dealings from menu panel. Next, a card is inserted in the card part 3 of drawing 1 , and a magnetic stripe is led. The code concerned is chosen from the screen pattern table 30 of drawing 4 registered into the control part 10 of drawing 2 . The ten key pattern of the PIN input screen adopted at the bank and the amount-of-money input screen for payment and the check key pattern of the amount-of-money confirmation screen are registered into the screen pattern table 30. This determines the dealings screen specification of a processing bank.

[0014] The screen determined here is displayed at the time of an amount-of-money check at the time of the amount-of-money input for payment at the time of a PIN input, and subsequent payment dealings are processed.

[0015] It is the example 33 of a display screen of the bank code 0001 which took for the example the case where a bank code was 0001. In this case, the ten key displayed from the screen pattern table 30 on a PIN input screen and the amount-of-money input screen for payment is the ten key pattern of b, and the \*\* key which pushes an amount-of-money confirmation screen by \*\* is a termination key of Pattern b. Therefore, a display screen result becomes like the example 33 of a display screen of the bank code 0001.

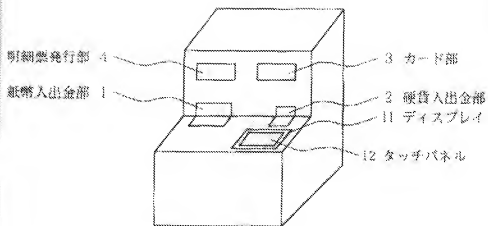
[0016]

[Effect of the Invention] According to this invention, since the dealings screen near the screen specification of a user's bank can be displayed, when screens differ, a user is puzzled or there is an effect which prevents carrying out the incorrect input of data. Moreover, in order not to register the screen of the bank itself, there are also few registration amounts of data and they end.

[Translation done.]

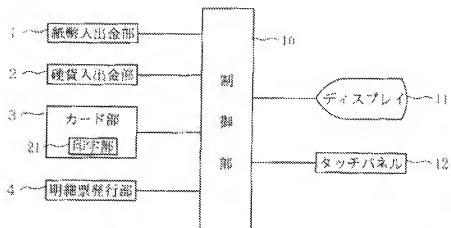
[Drawing 1]

図 1



[Drawing 2]

図 2



[illegible]

[Drawing 4]

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……総議院号入力(国庫)ノ出金依頼入力所英デシキ……(Page 2) 31

PG = 20				PG = 20			
7	8	9		1	2	3	
6	5	0		4	5	6	
1	0	1		7	8	9	
0	0	0		0	1	2	

— 金瓶梅詞話卷之六 — 三

の：  金…10円　　ひ：  金…20円　　ふ：  金…30円

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